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Financial Policy in Old-Age and Survivors Insurance, 1935–50

Disabled Old-Age Insurance Beneficiaries

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Social Security Bulletin

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In this issue:

Social Security in Review

Program Operations

OLD-AGE and survivors insurance monthly benefits amounting to $137.3 million were being paid at the end of March to 3.8 million persons. The number of beneficiaries rose almost 103,000 in March, the sixth consecutive month in which the increase exceeded 100,000. The increases were largest for old-age and wife's benefits (3.1 and 2.8 percent, respectively), but they were also greater than in the preceding month for each of the other types of benefit. The average amounts of benefits in current-payment status continued the gradual downward trend that has been in progress since September 1950. The decreases during this 6-month period range from $3.52 for old-age benefits (from $46.62 to $43.10) to eight cents for parent's benefits (from $36.73 to $36.65). They are the result of the large number of benefit awards based on the wage records of retired or deceased workers who were insured because of the liberalization in the insured-status requirements under the 1950 amendments. These newly eligible workers have, on the whole, substantially lower average monthly wages and fewer credited increment years than persons insured under the 1939 amendments.

Monthly benefits newly awarded in March totaled 148,100, almost triple the number usually awarded in any one month before the enactment of the 1950 amendments. More monthly survivor benefits of all types and more lump-sum death payments were awarded than in any other month since the beginning of the program. The large number of monthly survivor benefits resulted mainly from the liberalization in the insured-status requirements, which make possible the payment of benefits to the survivors of many workers who under the former provisions would have died uninsured, and partly from the new provisions that give wage credits of $160 for each month in which military service was performed during World War II. These wage credits are given regardless of whether death occurred in service or whether veterans' benefits are payable. Many veterans who died in service or who died more than 3 years after their discharge—and thus were not eligible under the earlier legislation—were given insured status through the crediting of military service, and their widows, children, or dependent parents thus became eligible for monthly benefits.

IN PUBLIC ASSISTANCE, caseloads for four of the programs—old-age assistance, aid to the blind, aid to dependent children, and general assistance—dropped again slightly in March to continue the general downward trend that had started in 1950. Only the new program for aid to the permanently and totally disabled showed an increase.

A decline in the old-age assistance rolls began last October, and the number has dropped each month since then. For the 6 months there was a total reduction of 55,000, and by March the caseload was smaller than it had been in March 1950. As a result of decreases in both aid to dependent children and general assistance rolls in February and again in March, the downward trends that had been interrupted by some seasonal expansion in the preceding 2 months were resumed. For aid to dependent children, the caseload was still almost 1 percent above that a year ago, but for general assistance the rolls were 40 percent below the March 1950 load.

A 7.3-percent increase in the number of persons receiving assistance under the program of aid to the permanently and totally disabled raised the caseload to 80,000 in March. North Carolina made its first assistance payments to the permanently and totally disabled during the month and became the twenty-ninth State to report such payments. A large part of the national growth in the new program continued to represent a shifting of responsibility for the needy disabled persons from other assistance programs. Two-thirds of the cases added to the rolls in March came from general assistance; about 1 in 10 had previously been included under aid to dependent children.

Total expenditures for public assistance were slightly higher in March than in February, largely as a result of the expanded aid to the permanently and totally disabled program and the larger payments made to families receiving aid to dependent children. Nationally, the average family payment for aid to dependent children went up 43 cents. Averages were raised in 33 States; in three States the increases were relatively substantial—Oregon, $4.80; South Carolina, $4.66; and Utah, $4.31. In Oregon the higher payments were the result of increased allowances for food. Utah increased the maximum amount for shelter costs. In South Carolina there was an increase in the percentage of need met. Expenditures in-

creased less than one-tenth of 1 percent in aid to the blind and decreased 0.2 and 0.8 percent for old-age assistance and general assistance, respectively.

THE DECLINE in claims filed during March for benefits under the State unemployment insurance programs reflected expanding seasonal and defense employment. Weeks of unemployment claimed, which represent continuing unemployment, and initial claims declined more than 6 percent, despite the greater number of days in March on which unemployed workers could file claims. Benefit expenditures rose slightly (0.3 percent) from the February total to $71.6 million, though the average weekly number of beneficiaries dropped 8.6 percent to 807,200—the lowest March average in the postwar period. The average weekly benefit for total unemployment showed virtually no change between the 2 months; it was $20.67 in March and $20.71 in February.

Conference on Handicapped Workers

The rehabilitation of handicapped workers over age 40 will be the subject of a conference to be held in Ann Arbor, Michigan, on July 11, 12, and 13. The conference is sponsored by the Office of Vocational Rehabilitation of the Federal Security Agency and by the University of Michigan, the Michigan Office of Vocational Rehabilitation, and the Michigan State Medical Society. One of its primary objectives is to focus national attention on the importance of expanding the Nation's manpower supply for the mobilization program by rehabilitation of handicapped workers.

Report on Migratory Labor

The President's Commission on Migratory Labor submitted its report, *Migratory Labor in Agriculture*, on March 26, 1951. The Commission considers the economic aspects of domestic migratory farm labor in recommendations relating to "(a) improvement in labor management and personnel policies, job standards and

(*Continued on page 28*)

Selected current statistics

[Corrected to May 4, 1951]

Item	March 1951	February 1951	March 1950	Calendar year 1950	Calendar year 1949
Labor Force [1] **(in thousands)**					
Total civilian	62,325	61,313	61,675	63,099	62,105
Employed	60,179	58,905	57,551	59,957	58,710
Covered by old-age and survivors insurance [2]			33,638	35,165	34,314
Covered by State unemployment insurance [3]	34,300	34,100	31,099	32,809	31,581
Unemployed	2,147	2,407	4,123	3,142	3,395
Personal Income [4] **(in billions; seasonally adjusted at annual rates)**					
Total	$242.5	$241.3	$219.3	$223.2	$206.1
Employees' income [5]	163.4	161.7	136.4	144.9	134.5
Proprietors' and rental income	47.1	47.7	40.2	43.6	41.7
Personal interest income and dividends	19.5	19.3	18.0	19.2	17.2
Public aid [6]	2.4	2.4	2.5	2.4	2.2
Social insurance and related payments [7]	6.8	6.9	7.3	6.4	6.8
Veterans' subsistence allowances [8] and bonuses	1.5	1.5	2.6	2.3	2.0
Miscellaneous income payments [9]	1.8	1.8	12.3	4.4	1.7
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: [10]					
Number (in thousands)	3,809	3,707	2,862		
Amount (in thousands)	$137,259	$134,091	$58,957	$1,018,149	$655,852
Average primary benefit	*$43.10*	*$43.32*	*$26.17*		
Awards (in thousands):					
Number	148	136	65	963	682
Amount	$4,734	$4,391	$1,476	$26,234	$15,343
Unemployment Insurance [3]					
Initial claims (in thousands)	703	753	1,203	12,251	17,660
Weeks of unemployment claimed (in thousands)	3,996	4,260	9,746	78,654	102,612
Weeks compensated (in thousands)	3,552	3,532	9,090	67,809	86,638
Weekly average beneficiaries (in thousands)	807	883	2,098	1,304	1,666
Benefits paid (in millions) [11]	$72	$71	$187	$1,373	$1,737
Average weekly payment for total unemployment	*$20.67*	*$20.71*	*$20.90*	*$20.76*	*$20.47*
Public Assistance					
Recipients (in thousands):					
Old-age assistance	2,754	2,760	2,760		
Aid to dependent children:					
Families	640	640	635		
Children	1,636	1,637	1,612		
Aid to the blind	95	95	94		
Aid to the permanently and totally disabled [12]	80	75			
General assistance	406	415	652		
Average payments:					
Old-age assistance	*$43.14*	*$43.11*	*$43.94*		
Aid to dependent children (per family)	*75.01*	*74.68*	*73.29*		
Aid to the blind	*46.69*	*46.60*	*46.20*		
Aid to the permanently and totally disabled	*44.97*	*45.38*			
General assistance	*47.80*	*47.18*	*50.86*		

[1] Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

[2] Estimated by the Bureau of Old-Age and Survivors Insurance. Data for February and March 1951 not available.

[3] Data from the Bureau of Employment Security, Department of Labor.

[4] Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

[5] Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

[6] Payments to recipients under the 4 special public assistance programs and general assistance.

[7] Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

[8] Under the Servicemen's Readjustment Act.

[9] Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

[10] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[11] Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

[12] Program initiated October 1950.

Financial Policy in Old-Age and Survivors Insurance, 1935–50

by JAMES S. PARKER *

The United States Senate, in a resolution adopted August 1950, authorized its Finance Committee to make a further study of social security. [1] ***The financing of old-age and survivors insurance is one of the subjects specifically named for examination. The financial provisions, which have been almost continuously under public discussion since 1935, thus remain one of the major areas for study.***

SIGNIFICANT debates on the financing of old-age and survivors insurance preceded and accompanied the enactment of the original Social Security Act of 1935 and its revisions in 1939 and in 1950. Contribution rates, reserve fund accumulation, and current-cost versus level-premium financing were the topics most widely debated. The same issues were involved in the discussions that led Congress to freeze repeatedly the employer-employee contribution rates at 1 percent each from 1937 through 1949. A brief review of these discussions and of the legislative action taken during the first 15 years of the Social Security Act should be helpful in any consideration of future financial policies.

The 1935 Act

Two financial aspects of the 1935 legislation were of primary importance—the contribution schedule and the reserve basis. The contribution schedule in title VIII of the Social Security Act of 1935 fixed combined contribution rates for employers and employees at the following percentages of payroll: for 1937–39, 2 percent; 1940–42, 3 percent; 1943–45, 4 percent; 1946–48, 5 percent; and for 1949 and thereafter, 6 percent. The contributions were to be paid into the general fund of the United States Treasury.

Title II of the act created in the Treasury an old-age reserve account and authorized an annual appropriation to this account "sufficient as an annual premium to provide for the payments required under this title, such amount to be determined on a reserve basis in accordance with accepted actuarial principles." The funds in the account were to be invested in special obligations issued to the account or in other Federal obligations, but in either case at a minimum interest rate of 3 percent. In 1935 the Secretary of the Treasury, on the basis of program costs estimated by actuaries of the Committee on Economic Security, had told the House Ways and Means Committee—then holding hearings on the proposed Economic Security Act— that the reserve fund accumulated under the act would amount to approximately $50 billion by 1980.

The Committee on Economic Security in its final report had recommended alternative contribution schedules, both of which would ultimately have required inauguration of a Government contribution. The Committee later abandoned these recommendations in favor of the schedule that was finally enacted, largely because it eliminated the need for a Government subsidy.

Financial Developments, 1935–39

Between 1935 and 1939 the financial provisions were reviewed and the cost estimates prepared by the Treasury Department and by the Social Security Board were revised. During this period, also, there was much public discussion of the reserve principle embodied in the 1935 act, and some strong opposition arose.

The Treasury's 1937 valuation balance sheet showed the assets and liabilities of the trust fund and was accompanied by an estimate "that the fund will reach $50 billion in about 45 years and after some 35 more years it will become stable at about $57 billion."

Although these 1937 estimates were in actuarial balance, the Treasury's 1938 valuation sheet showed a deficiency of about 12 percent in expected income as compared with expected benefit outlays—the result, in part, of revised estimates concerning the number of covered workers, their average annual wage, and their average retirement age. The Treasury's report suggested that "the estimated discrepancy . . . between future costs and future income . . . may be well within the margin of error in estimates based upon such assumptions and extending so far into the future."

Social Security Board actuaries in a 1938 report revised their cost estimates by introducing a low-high range. Several important changes were made in their actuarial assumptions. An average annual wage of $900 was assumed instead of $1,100, a retirement age of 66 instead of 67½, and initial coverage of 32 million instead of 25.3 million. The "medium" population estimates of the National Resources Committee were used instead of the population estimates of the Committee on Economic Security. Under these estimates and the tax schedule of the 1935 act, the fund was expected to reach a peak of about $32 billion in 1970 and to decline thereafter to about $19 billion in 1980. To maintain the fund at that level, a Federal subsidy of $2.5 billion each year after 1980, or about 6¼ percent of the estimated 1980 payroll, would be necessary. Alternative estimates used the following contribution percentages: for 1937–39, 2 percent; 1940–42, 3 percent; 1943–45, 4 percent; 1946–48, 5 percent; 1949–51, 6 percent; 1952–54, 7 percent; 1955–57, 8 percent; 1958–60, 9 percent; and for 1961 and thereafter,

* Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

[1] Senate Resolution 300, 81st Congress, 2d session.

9.22 percent. Under this schedule a reserve fund of about $63.4 billion would be accumulated by 1980; it would remain at that level thereafter with no Government contribution required.[2]

Opposition to the accumulation of a large reserve was not based on the size of the fund implied in the 1938 estimates for a self-supporting program but rested on broader grounds.

Meanwhile, the Social Security Board was conducting research on other policy issues, such as coverage and size of benefits. In 1937 the Senate Finance Committee created an Advisory Council on Social Security. Both the Board and the Council in 1938 agreed on recommendations to change benefit and coverage provisions. One fiscal result of the proposals, it was pointed out, would be an increase in the total benefits payable while the program was growing and a decrease in those payable at its maturity, which would flatten somewhat the rising curve of benefit disbursements.

The 1938 Advisory Council based its financial recommendations on the principle that costs should be shared approximately equally by employers, employees, and the Federal Government. It urged accumulation of a "reasonable contingency fund," reconsideration of the contribution schedule at a later date, and study of the timing of the suggested Government contribution.[3] The Social Security Board also supported the proposal for an eventual Government contribution and indicated that only a small reserve would be accumulated under the suggested benefit structure.[4]

The pros and cons of reserve accumulation were widely discussed from 1935 to 1939. Most of the important issues debated were raised again after the 1939 amendments had been adopted. Some questions, however, ceased to receive attention because of the changes in the debt and budgetary situation of the Federal Government. Fear had been expressed, for example, that building up a large reserve would automatically result in a large national debt that could never be eliminated. As the Federal debt expanded during World War II, the likelihood of its complete retirement became increasingly remote. By 1950 it became apparent that continuing defense requirements would add to the already huge Federal debt of more than $250 billion. As a result, arguments based on the idea that complete debt retirement was a possibility became academic. Similarly, the argument that the annual additions to the trust fund would disturb the money markets appeared plausible to many in 1935–39. After 1940, however, the impact of the trust fund on financial markets faded into insignificance when compared with the magnitudes involved in war and defense financing.

1939 Amendments

Most of the Advisory Council's benefit recommendations were incorporated in the 1939 amendments to the Social Security Act; by a narrower definition of agricultural labor, net coverage was, however, slightly reduced. Although some of the Council's financial advice was followed, nothing was done to assure the Federal Government's financial participation in the program—the foundation of all its other fiscal proposals. The 1939 amendments were ambiguous on treatment of the reserve. Conflicting interpretations of their intent with respect to the size of the trust fund added to the vagueness about financial policy. These and other features of the fiscal provisions in the 1939 act were later to produce uncertainties.

The old-age reserve account was changed to the old-age and survivors insurance trust fund, administered by a three-man Board of Trustees, with the Secretary of the Treasury as Managing Trustee. Provision was made for permanent appropriation to this fund of all future contribution receipts. The rate of interest payable on fund investments in special Federal obligations was changed from 3 percent to the average rate on the total Federal debt outstanding at the time of issuance of securities to the fund.

In the 1939 amendments the contribution schedule of the 1935 act was retained, but with one significant change. The step-up in rate from 1.0 to 1.5 percent each for employers and employees, originally scheduled for 1940, was canceled by the amendments, under which the combined contribution rate was to rise from 2 percent to 4 percent in 1943, 5 percent in 1946, and 6 percent in 1949.

Freezing the contribution rate at 2 percent was a policy decision contrary to the recommendation of the 1938 Advisory Council, which had urged that no changes in the contribution schedule be made until after the combined 3-percent rate was in effect. The Council had also recommended that a report be made not later than January 1, 1942, "as to the proper planning of the program of payroll taxes and governmental contributions . . . thereafter." Several members of the Council, however, believed that the increase scheduled for 1940 should not take place until after the proposed study should be made. Edwin E. Witte, a member of the Council, explained at the hearings of the Senate Finance Committee that "in the Council of 25 members, only 5 members voted for the proposal that the tax increase in 1940 should not take effect. Only 2 members noted their dissent on the record."[5] J. Douglas Brown, chairman of the Council, in support of the Council recommendation that the rate be increased to 3 percent in 1940, declared that freezing the rate would be "unsound as a matter of public understanding of contributory insurance."[6]

The contribution rate schedule adopted in 1939 was one of four alternatives submitted to the House Ways and Means Committee by the Secretary of the Treasury without specific recommendations. The Secretary did question the 1935 schedule, however: "In periods of incomplete business recovery like the present, the . . . system should be so financed as to have the least possible deterring effect on business. It is therefore, a pertinent

[2] W. R. Williamson and R. J. Myers, *Revised Cost Estimates for Present Title II* (Actuarial Study No. 12), October 1938.

[3] *Final Report of the Advisory Council on Social Security*, December 10, 1938, pp. 48–50.

[4] *Proposed Changes in the Social Security Act: A Report . . . to the President and Congress of the United States*, December 30, 1938, pp. 12–13.

[5] *Hearings on H.R. 6635*, (76th Cong., 1st sess.), June 1939, p. 248.

[6] *Social Security, Hearings*, House Ways and Means Committee (76th Cong., 1st sess.), March 1939, p. 1221.

question whether a substantial increase in the tax rate should be allowed to occur at the present stage of business recovery." The reports of the House and Senate Committees on the 1939 amendments give no specific reasons for the freeze in the contribution rate. Their references to the "savings" that would result in 1940, 1941, and 1942 do suggest that the economic effects on business were more influential considerations than internal social insurance factors. The decision to freeze ran contrary to the advice of the Council chairman concerning long-range financial policy for the program.

It seems to me we should not make the old-age security program the tail on the dog by rapid variations in fiscal policy . . . to make . . . contributions adjustable to control inflation . . . to avoid deflation. They are part of the long-range social security program. I think we should stick to a long-range program as justified from social insurance reasoning and not alter those from year to year according to the precise business conditions of the year.

Among the financial provisions of the 1939 amendments was a requirement that the Trustees report to Congress whenever the fund appeared likely to exceed "three times the highest annual expenditures anticipated" during the next 5 years. This provision reflected a proposal made during the hearings on the bill that the future size of the reserve fund be limited to an amount determined by this so-called "rule of three." At the time this reporting provision was inserted in the act, Congress had before it cost estimates indicating that the fund would probably amount to less than three times the annual expenditures through 1955. These estimates later were found to have overstated benefit expenditures and understated contribution revenues, since the fund increased so rapidly that each year beginning in 1940 it exceeded the maximum to which it would have been limited if the "rule of three" had been applied. While opponents of the accumulation of a large reserve fund continually pointed to this situation, Congress took no action to reduce the size of the reserve to an amount in strict conformity with the provision.

In the 1944 hearings on the wartime freezes before the House Ways and Means Committee, the Chairman of the Social Security Board pointed out that the law required only a report to Congress when the trust fund exceeded three times the highest annual benefit expenditures expected during the next 5 years. Mr. Altmeyer explained that "the law does not require Congress to take any action upon the receipt of such a report, nor does it suggest that the three-times rule is the sole indicator of the proper size of the reserve." The Social Security Board also took the position that the rule was not intended for application in the early years of the program and that "it would be meaningful only with respect to the reserve when the benefit load has reached a considerable degree of stability." The Board also stressed the fact that the Secretary of the Treasury had recommended use of the rule in connection with an "eventual" reserve.

Issues Since 1939

After 1939 the financial amendments to the old-age and survivors insurance program included provisions that froze the combined contribution rate at 2 percent for periods of 1 or 2 years, set up new contribution schedules enacted in 1947 and 1950, and dealt directly with long-range financial policy by authorizing a Government contribution to the program.

The first wartime freeze of the contribution rate was part of the revenue act revision of 1942 and was effective for the calendar year 1943. The second wartime freeze, for the calendar year 1944, was included in the Revenue Act of 1943, passed over President Roosevelt's veto. The rates were held at 2 percent for the calendar year 1945 by a separate amendment to the Federal Insurance Contributions Act. In the Revenue Act of 1945 the freeze was continued for the calendar year 1946. Freezes for the calendar year 1947 and for the 2 years 1948 and 1949 were provided in the Social Security Act Amendments of 1946 and 1947, respectively.

Adherence to the 1939 contribution schedule was requested by the Social Security Board on grounds of long-range social insurance policy. The Board feared that holding the rates at lower levels would weaken the contributory nature of the program by encouraging a belief that benefits need not be paid for by direct contributions. The collateral advantages of a rate increase in helping to finance the war and controlling inflationary pressures were recognized but were held by the Board to be distinctly secondary. Opponents of the rate increases insisted even more emphatically that external considerations were not controlling but disagreed with the position that long-range program factors were of primary importance. They based their case for freezing rates on short-range, internal program factors, particularly the relation of the trust fund to expected benefit expenditures for the next 5 years. Many advocates of a limited contingency reserve took the position that their policy had been put into effect by the 1939 amendments and that the contribution schedule should be changed to harmonize with that policy.

At the 1943 Senate hearings, Mr. Altmeyer, in his statement opposing the freeze, emphasized the lack of "sufficient recognition on the part of the contributors of the real value and cost of the protection," which he described as "substantially in excess of the rate of contributions now being collected." When he opposed the freeze for 1945, Mr. Altmeyer again stressed long-range, internal factors.

The Board has not undertaken to make any argument from the standpoint of general Government financing or from the standpoint of combating inflationary threats. However . . . most of those who in 1939 opposed the automatic increase in the contribution rate in January 1940 did so largely for reasons not connected with the financing of a contributory social insurance system and emphasized the deflationary effect of the increase. Those arguments advanced in 1940 not only are inapplicable under present conditions, but logically would support an increase . . . now.[7]

Contributions sufficient only for a limited contingency fund, the Board

[7] *Freezing the Social Security Tax Rate at 1 Percent, Hearings,* House Ways and Means Committee (78th Cong., 2d sess.), November 27, 1944, p. 6.

also argued, would be unfair to future generations of contributors. Under a contingency reserve plan, they might have to pay from three to five times as much for the same insurance protection as contributors during the first two decades of the program, since increasing numbers eligible for benefits and higher average benefit amounts would make benefit expenditures much higher than at the program's start. In its first annual report (for the fiscal year ended June 1936) the Board explained that one purpose of reserve accumulation was "the budgeting of the cost according to an orderly plan which will effect a wise distribution between present and future payments."

Although there was some support for the view that contribution rates should be adjusted to the requirements of wartime finance, most of the statements made at congressional hearings emphasized that the requirements of social insurance financing should be given primary consideration.

At the November 1944 hearings, an argument in favor of the rate increase was based on the following reasons. It would (1) reduce the program's actuarial deficit and the total deficit of the Federal Government; (2) earn interest that would eventually be available for benefits; (3) strengthen the contributory character of the program; and (4) be fairer to young workers who will pay social security taxes throughout their lives. Secondary reasons were the help an increased rate would provide in financing the war and preventing inflation.

At the same hearings, M. A. Linton, president of the Provident Mutual Life Insurance Company, commented on arguments that the increase would help finance the war effort or fight inflation: "It is dangerous to use these taxes for extraneous purposes ... Social security taxes should be applied solely to meet social security needs ... The social security tax rate should not be altered upward or downward as an economic measure to counteract inflationary or deflationary forces."

Some analysis of the relation of the trust fund to total Federal finances appeared during the course of the discussions from 1940 to 1950.

Charges were frequently made that investment of the reserve fund in Federal bonds involved the misuse of social security moneys through their expenditure for extraneous purposes. It was also asserted that the ready availability of contribution income in excess of current benefit requirements would be a temptation to Federal extravagance. Such charges led the 1938 Advisory Council to declare unanimously that "the present provisions regarding the investment of the moneys in the old-age reserve account do not involve any misuse of these moneys." Ten years later, the 1948 Advisory Council affirmed its unanimous agreement with this statement.[8]

Some opponents of reserve accumulation have also charged that a large fund would lead to unwarranted or extravagant liberalization of benefits. This argument has been countered with the contention that if the program were financed on a current-cost basis the deceptively low contribution rates during the early years would stimulate the very kind of benefit generosity feared by the opponents of a large reserve. After reviewing these conflicting viewpoints, a technical staff of the House Ways and Means Committee concluded that "decisions as to the method of financing had better rest on other grounds than that of making it easy for legislators to resist undue pressures."[9]

Advocates of a limited contingency reserve held that accumulation of a larger fund would serve no fiscal purpose and that interest payments of the fund were equivalent to a Federal subsidy. Some of them argued that taxation to pay interest on bonds held by the trust fund would be double taxation for social security. Opponents of this view declared that it involved a major accounting error, because it counted debt service costs as social insurance costs.

The Senate Finance Committee, reporting on the revenue bill of 1943, used as an illustration an assumed trust fund of $50 billion, with the Government paying $1.5 billion in interest annually. It declared that "it makes no difference to the taxpayer whether this $1,500,000,000 is appropriated to pay the interest on $50,000,000,000 of Government bonds in a reserve fund or whether it is a direct appropriation." The advocates of fund accumulation replied that interest would have to be paid on the Federal debt whether or not the bonds were held by the old-age and survivors insurance trust fund, and if the bonds in question were not held by the fund, the Government would have to pay a subsidy to the insurance program besides paying the interest on these bonds.

Mr. Altmeyer pointed out in the 1944 House hearings that without the assumed $50 billion fund, the taxpayers would be required to pay $1.5 billion more for debt interest and social security combined than they would have to pay for the same purposes with such a fund.[10] Later, the insurance organizations in a 1945 report, *Social Security*, concurred with Mr. Altmeyer's reasoning about the fiscal savings made possible by building a fund (although they did not advocate reserve accumulation): "a reserve fund therefore makes possible the use of interest, which the Government has to raise by taxation anyway, for a purpose which otherwise would require further ... taxation on its own account."

The legislative history of the wartime freezes indicates that they were advocated on policy grounds that differed from those used to support the 1939 freeze. The Social Security Board protested consistently that long-range, internal considerations were more important than either external considerations or short-range, internal considerations. The wartime freezes were advocated on the basis of short-range, internal factors in contrast to the external considerations advanced in 1939.

These freezes were on a temporary, year-to-year basis. In 1947, new contribution schedules based more fully on considerations of long-range financial policy were proposed. The contribution schedule finally adopted in that year, however, provided for a 2-percent rate for 1948 and 1949 and was

[8] Senate Document No. 149 (80th Cong., 2d sess.), April 20, 1948, p. 48.

[9] *Issues in Social Security: A Report to the Committee on Ways and Means* . . . 1946, p. 119.

[10] See also George B. Robinson, "Accounting Error in Social Security," *Journal of Accountancy*, November 1944. There is no record showing that anyone has challenged the validity of this reply to the Senate Committee's argument.

essentially a stop-gap measure. It was generally believed that the increase to 3 percent scheduled for 1950 (and the subsequent increase to 4 percent set for 1952) would be subject to change if coverage and benefit provisions were later amended. This schedule differed from the 1939 schedule chiefly in its maximum rate—4 percent instead of 6 percent.

The 1947 contribution schedule was really a compromise between the arrangements recommended by the House Ways and Means Committee and those proposed by the Senate Finance Committee. Both committees recommended continuation of the 2-percent rate through 1949. The House Committee proposed an increase to 3 percent in 1950 and still another increase to 4 percent in 1957,[11] but the Senate Committee said that they considered it "advisable to postpone consideration of rates beyond 1949 until there can be further study and investigation of the coverage, benefits, and other aspects of the social security program, and the taxes related thereto."[12] In the legislation finally enacted the contribution schedule rose to 4 percent, but it was to reach that rate in 1952 instead of 1957, the year recommended by the House Committee.

Formal authorization of a Government contribution to the program resulted directly from the congressional debate on the rate freeze for calendar 1944 and indirectly from the discussion of financial policy that has been continuous since the adoption of the original act. In 1944 the following sentence was added to section 201(a) of the Social Security Act: "There is also authorized to be appropriated to the Trust Fund such additional sums as may be required to finance the benefits and payments provided under this title."[13]

In recommending that the social security contribution rate again be frozen in 1944 the Senate Finance Committee had declared in 1943 that "Congress obligates itself in the future to make whatever direct appropriations . . . are necessary to maintain the full and complete solvency of the . . . benefit funds, because there could be no more solemn public trust." Because the amendment authorizing the subsidy was introduced by Senator James E. Murray, his comments during the 1944 debate give an authoritative interpretation of the policy significance of this provision:

> The least that Congress should do now to protect the financial integrity of the system is to incorporate a provision in the Social Security Act itself, immediately and explicitly authorizing a Government subsidy. This would replace revenues lost to the fund through congressional action in scaling down the scheduled contributions. I assume that the Finance Committee would have no objection to such an amendment since its report states that Congress has already obligated itself to provide subsidies. Such an amendment would ensure that the finances of the program would not be endangered by past and projected freezings of the tax rate. It would also provide statutory recognition of the process which is actually taking place, namely, the process of shifting to future taxpayers most of the cost of benefits now being earned by present contributors. At the 1 percent rate, present contributors, together with their employers, are paying only a fraction of the full cost of their benefits. Congress should not adopt so imprudent a fiscal policy; but if it does, Congress should make sure that it is not adopted at the expense of future beneficiaries.[14]

An unsuccessful attempt to repeal this authorization was made in 1946 in the House version of the 1946 bill amending the Social Security Act.[15] The Senate Finance Committee, however, held that "to repeal this provision, as proposed by the House of Representatives, while continuing to freeze the tax, might be taken to imply an unwillingness of Congress to underwrite the solvency of the system."[16] The Finance Committee's decision finally prevailed,[17] and the authorization of a Government contribution remained in the basic legislation until passage of the 1950 amendments.

During the hearings and discussions many advocates of a limited contingency reserve indicated that they expected a future Federal subsidy to take the place of a larger fund. The Senate Finance Committee, for example, declared in 1943 that a future Government contribution "is inherent in the decision made by Congress in 1939," a decision that it interpreted as a move to "change to the basis of contingent reserves." When it became apparent that contribution rate increases would not be approved, the advocates of greater reserve accumulation were able to cite this declaration in support of the subsidy authorization noted above. Although some Members of Congress held that a Government contribution would be inequitable to general taxpayers as long as coverage of the program remained limited, their views did not prevail.

Many advocates of a future Government contribution concurred with the reasoning of the 1938 Advisory Council, which pointed out that, with a Federal subsidy, employer-employee taxes would not have to rise to such a high ultimate level as in the 1935 contribution schedule. They reasoned that the upward slope of the contribution-rate curve would be less sharp if a future Government contribution was assumed. Since such a subsidy would, with respect to program revenues, take the place of interest earnings from reserve funds, there would be less need to accumulate sizable funds. Hence, successive increases in the contribution rates might be smaller in amount and separated by longer time intervals than those called for if there were to be no Government contribution.

Opponents of this view stressed the fact that these decisions to postpone contribution increases, to rely on a future Government subsidy, and therefore to accumulate smaller reserves would not mean any lightening of future fiscal burdens. The total cost of benefits in any future year would be the same amount of dollars, whether that total was divided among three sets of taxpayers or two sets. According to this view, the decision

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[11] House Report No. 594 (80th Cong., 1st sess.), June 16, 1947, p. 1.

[12] Senate Report No. 477 (80th Cong., 1st sess.), July 11, 1947, p. 3.

[13] *Revenue Act of 1943*, February 25, 1944.

[14] *Congressional Record*, January 11, 1944, p 46.

[15] House Report No. 2526 (79th Cong., 2d sess.), July 15, 1946, pp. 3, 14.

[16] Senate Report No. 1862 (79th Cong., 2d sess.), July 27, 1946, p. 3.

[17] House Report No. 2724 (79th Cong., 2d sess.), August 1, 1946, pp. 1, 5.

in favor of a Government contribution was an answer to the question: Who shall pay the cost of the benefits? It was a decision to divide these costs among general taxpayers, employers, and employees, rather than between the two latter groups.

The amount of the reserve funds to be accumulated was, however, a "when" question: When shall the cost be borne? It involved the timing of contributions. The decision to place part of the costs on the general taxpayer left unanswered the question as to when the Government contribution should begin. It did not face the real issue raised by the advocates of reserve accumulation who held that if more contribution revenue were collected in early years, less would have to be collected in later years. With a larger reserve fund accumulation, total contribution levies needed in the future would be smaller because of the compounding of interest earned by reserve funds.

Postwar Studies

After World War II ended, the House Ways and Means Committee and the Senate Finance Committee each initiated studies of social security finance and general policy. The House study, *Issues in Social Security*, was made in 1946 and includes a comprehensive analysis of the issues in old-age, survivors, and extended disability insurance. The study sponsored by the Senate Finance Committee was made by an Advisory Council on Social Security organized by the Committee in 1947. This advisory council in its report in 1948 made 22 recommendations for legislative changes in the old-age and survivors insurance program and gave the reasons for the proposals.[18] It later issued a similar report on disability protection,[19] in which the recommendation is made that such a program be the responsibility of the Bureau administering old-age and survivors insurance.

In one sense, the report of the 1948 Advisory Council begins where that of the technical staff of the House Committee stops. From the pros and cons of the alternatives presented by the technical staff of the House Committee and from supplementary data, the Council selected its concrete proposals and its justifications for them. Technically, these reports are not official reports of the respective congressional committees, nor do the views express the formal conclusions of the committee memberships. They are reports to the committees, not reports by or of the committees.

Two differences in emphasis on financial issues appear in these reports. The technical staff of the House Committee suggested a long-range contribution schedule that provided for a 0.5-percent rise in both the employer and employee contribution rate every 10 years up to 1977. The 1948 Advisory Council recommended an increase in the combined contribution rate to 3 percent whenever its other proposed changes should become effective, but it suggested that the timing of future rate increases be governed by the following principles.

> The next step-up in the contribution rate, to 2 percent on employer and 2 percent on employee, should be postponed until the 1½-percent rate plus interest on the investments of the trust fund is insufficient to meet current benefit outlays and administrative costs. There are compelling reasons for an eventual Government contribution to the system, but the Council feels that it is unrealistic to decide now on the exact timing or proportion of that contribution. When the rate of 2 percent on employers and 2 percent on employees plus interest on the investments of the trust fund is insufficient to meet current outlays, the advisability of an immediate Government contribution should be considered.

The Council explained why it believed a Government contribution should be paid. It pointed out that full-rate benefits would be paid to retirants during the first two or three decades of operation, even though these retirants (and their employers) could have paid only a part of the costs. Because it would be inequitable to ask employers and employees to pay "the entire cost of liabilities arising primarily because the act had not been passed earlier than it was," this burden should be assumed by the Federal Government. A Government contribution would be appropriate because the substitution of social insurance for part of public assistance would lighten the load of taxation for assistance. It would, moreover, "be a recognition of the interest of the Nation as a whole in the welfare of the aged and of widows and children." The first of these reasons is substantially the same as that given in support of a Federal contribution by the Committee on Economic Security in its 1935 *Report to the President*.

1950 Amendments

In January 1949, Congress began consideration of extensive amendments to the Social Security Act.[20] A bill, H.R. 2893, introduced early in the first session of the Eighty-first Congress, incorporated many of the recommendations of the 1948 Advisory Council. After lengthy hearings, the House Ways and Means Committee rewrote this bill and reported it out as H.R. 6000.[21] Following passage by the House, a revised version of H.R. 6000 was reported out by the Senate Finance Committee[22]; a joint conference committee recommended its passage substantially as revised by the Senate.[23] On August 28, 1950, the bill was approved.[24]

In its financial policy, H.R. 2893 embodied many of the recommendations of the 1948 Advisory Council. Its contribution schedule provided only two specific increases in the combined employer-employee rate. The first increase, from 2 to 3 percent, would become effective when benefits were liberalized. The second increase, to 4 percent, intended to cover the cost of temporary disability benefits, would become effective 6 months later. The bill retained the authorization for a Government contribution. The maximum amount of annual earnings subject to social security taxes was raised from $3,000 to $4,800.

Cost estimates for this bill prepared by Social Security Administration

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18 Senate Document No. 149 (80th Cong., 2d sess.), April 20, 1948.

19 Senate Document No. 162 (80th Cong., 2d sess.), May 27, 1948.

20 For a summary and legislative history of the 1950 amendments, see the *Bulletin* for October 1950.

21 House Report No. 1300 (81st Cong., 1st sess.), August 22, 1949.

22 Senate Report No. 1669 (81st Cong., 2d sess.), May 17, 1950.

23 House Report No. 2771 (81st Cong., 2d sess.), August 1, 1950.

24 Public Law 734.

actuaries made possible two alternative plans for scheduling the Government subsidy.[25] In the first plan the Government contribution would begin about 1960 (low-cost estimates) or 1954 (high-cost estimates), when income from private contributors, plus fund interest, would be exceeded by disbursements. This plan assumes that the subsidy would be sufficient to keep the trust fund from decreasing. The combined employer-employee contribution rate would be maintained at 3 percent until the Government contribution exceeded half the revenue from private contributors; the employer-employee rate would then be increased to 4 percent. A combined rate of 5 percent would become effective in 1979, under low-cost estimates; and a combined rate of 9 percent in 1993, under high-cost estimates. The Government contribution in 2000 would be about $4 billion under low-cost estimates and about $6.5 billion under high-cost estimates.

In the second plan, the combined employer-employee contribution rate would be increased from 3 to 4 percent when the revenue from private contributors, plus fund interest, was exceeded by disbursements. When contribution income from the 4-percent rate, plus fund interest, became insufficient, the Government contribution would be introduced. As in the first plan, the amount of the subsidy is assumed to be sufficient to keep the trust fund from decreasing. A combined rate of 5 percent would become effective in 1980, under low-cost estimates; and a combined rate of 9 percent in 1993 under high-cost estimates. The amount of the Government contribution would be the same in 2000 as under the first plan, but under low-cost estimates the timing of its inauguration would be different —about 1970 instead of 1960. Under high-cost estimates the Government contribution would start about 1957, slightly later than in the first plan.

After extensive hearings, followed by protracted consideration in executive session, the House Ways and Means Committee drafted and reported favorably H.R. 6000, which differed fundamentally in financial policy from H.R. 2893 because it eliminated the authorization for a Government contribution. The Committee believed that the program "should be on a completely self-supporting basis." In harmony with this decision, it wrote into H.R. 6000 a complete contribution schedule designed to finance the benefits in perpetuity. This schedule provided for the following combined rates: for 1950, 3.0 percent; 1951–59, 4.0 percent; 1960–64, 5.0 percent; 1965–69, 6.0 percent; and for 1970 and thereafter, 6.5 percent. Contribution rates for the self-employed would be one and one-half times as much as employee rates.

The Committee's actuary estimated that as a result of this self-supporting contribution schedule, the trust fund would grow rapidly for at least two decades and more slowly for two more decades. By 1960, the trust fund would amount to $33 billion; by 1970, $53 billion; by 1980, $71 billion; and by 1990, about $74 billion.[26] These were intermediate estimates based on a 2-percent interest rate. Preliminary estimates, derived from slightly different wage assumptions, had been presented earlier in the Committee report.

During the early years the contribution rates under the Ways and Means Committee's bill would be lower than the estimated level premium cost of the program, and after 1970 they would be slightly higher. The Committee said in its report that it did "not recommend that the system be financed by a high, level tax rate from 1950 on but rather . . . an increasing schedule, which—of necessity—will ultimately have to rise higher than the level-premium rate."

The Committee commented as follows on the size of the trust fund:

> In evaluating the ultimate size of the trust fund, there should be kept in mind the fact that the liabilities of the system likewise are correspondingly large. Fifty years hence estimated benefit payments . . . will be almost $12,000,000,000 per year; the actuarial liability for the benefits then in current payment status (disregarding those which will fall due or be claimed thereafter) will be $100,000,000,000 to $125,000,000,000, and an insurance company would have to hold reserves of comparable amounts to meet its legal liability under similar circumstances.

The treatment of the trust fund in the Committee report was apparently a byproduct of the decision to make the program self-supporting without a Government contribution. The report expressed no fear of the relatively large reserve that would result from this policy and from the related decision that the maximum contribution rate should be reached by 1970.

H.R. 6000 differed from H.R. 2893 also in the maximum wage base for contributions and wage credits—$3,600 instead of $4,800. The new base was, however, $600 more than the $3,000 base in effect until 1951.

The Senate Finance Committee held its hearings on H.R. 6000 in 1950, and in reporting the bill with amendments it made two important changes in the financial provisions. It maintained the maximum wage base for contributions and wage credits at $3,000 instead of the $3,600 in the House bill, and it also changed the contribution schedule by postponing the starting date for the combined employer-employee contribution rate of 4 percent from 1951 to 1956. While thus reducing the contribution income of the trust fund, the Committee increased the disbursements to be made in the near future by changing eligibility requirements so that about 700,000 additional beneficiaries would be added to the rolls almost immediately. The effect of these changes would be to slow down reserve accumulation until 1956.

Consequently, even though under the bill reported to the Senate the combined contribution rate ultimately would rise to 6.5 percent, as under the House bill, the 1990 peak of the trust fund was estimated at $72 billion—about $2 billion less than the 1990 peak of $74 billion estimated under the House bill.[27] Most of the difference in these peak amounts resulted from

[25] Robert J. Myers and E. A. Rasor, *Long-range Cost Estimates for . . . H.R. 2893* (Actuarial Study No. 28), February 1949, pp. 18-21.

[26] Robert J. Myers, *Actuarial Cost Estimates for . . . H.R. 6000*, October 3, 1949, p. 14.

[27] These figures are based on intermediate costs. The high-low ranges, from which these intermediate costs were derived, are in the actuarial reports on H.R. 6000.

differences in estimated trust-fund operations before 1956. The Senate Committee's report, on the basis of the final estimates for the House version of H.R. 6000, said: "Thus under the House-approved bill, according to the intermediate estimate, the Trust Fund increases to $25 billion by the end of 1955 as compared with $17½ billion at the same date for the Committee-approved bill; this difference of about $8 billion is maintained for almost 25 years."

Shortly before the final Senate vote on H.R. 6000, the Senate Finance Committee, in a reversal of its earlier recommendation, introduced an amendment that restored the increase in the wage-base maximum from $3,000 to $3,600. The Senate passed the bill with this amendment incorporated. Before final action on the bill, the Senate appropriated $25,000 for further study by its Finance Committee of ways to improve the program, especially with respect to coverage and finance.

In the bill reported by the Conference committee and finally enacted, one important change from the House and Senate versions of H.R. 6000 was a compromise on the contribution schedule. In the House version, the increase to the 4-percent rate was scheduled for 1951; in the Senate version, for 1956. In the amendments enacted into law, the effective date is 1954. The amendments also retain the $3,600 wage-base maximum and the provision repealing the authorization of a Government contribution.

Published records of committee hearings and of congressional debates associated with the 1950 amendments contain no mention of the "rule of three." Estimates for the program before these amendments indicated that the trust fund in 1950 would be 9 or 10 times the highest expected annual disbursements during the next 5 years. Intermediate estimates of the progress of the trust fund under the 1950 amendments show that the reserve will be in excess of the maximum permitted by the "rule of three" throughout the period for which estimates have been made. At its peak about 1990, the estimated trust fund of about $83.5 billion would be about eight times the highest expected annual disbursements during the next 5 years.[28] Congress, however, took no action to eliminate, modify, or clarify the requirement that the Board of Trustees shall report whenever the trust fund exceeds three times the highest annual expenditures anticipated during the next 5 fiscal years. If this provision is interpreted as establishing a mandatory or desirable maximum, it is in conflict with the contribution schedule of the law as amended in 1950. If it is merely a requirement for a report, it would seem to be superfluous; the regular Trustees' reports would indicate how much the existing trust fund might exceed the maximum required on a contingency fund basis.

Future Financial Policy

The foregoing historical summary lends weight to the conclusion that the 1950 amendments provide no final answer to the problem of financing old-age and survivors insurance. Since a review of the basic financial issues by the Senate Finance Committee is expected to begin in 1951, the recently enacted provisions will be subject to wide public discussion shortly after they have become effective. The extended coverage of the amended program will add to the number of people who have a direct interest in the decisions reached.

The issues probably will continue to center on the schedule of contribution rates and the size of the reserve fund. The merits of current-cost as against level-premium financing will be further debated, together with proposals for partial reserves accumulated under intermediate solutions such as the use of the actuarial rate.[29] An inseparable question will be the desirability or necessity of a Government contribution or subsidy. The issue of the wage-base maximum probably will be reopened.

The problem of program financing will take on new aspects if serious consideration is given to proposals for fundamental changes in the benefit structure of the program. Schemes for noncontributory pensions, particularly those that include a means test, not only would differ basically from the present program in their benefit aspects but also would have far-reaching implications from the standpoint of financial policy. Proposals that would combine in one program flat pensions to all the aged and additional insurance benefits payable only to insured workers involve complex financial issues. M. A. Linton, for example, has proposed that each retired person over 65 years of age be eligible for a minimum monthly pension of $25 and that an additional insurance benefit, related to earnings in covered employment, be paid in accordance with a suitable formula "up to a relatively low maximum."[30] Helen Gahagan Douglas, then Representative from California, suggested a noncontributory pension of $75 a month, supplemented by a contributory insurance benefit computed as 15 percent of the worker's average monthly wage.[31]

Either noncontributory pensions or a combination of noncontributory flat pensions with supplementary insurance benefits might properly use methods of financing fundamentally different from those applicable to the existing program. Thus, future financial policy will depend in large part on the kind of insurance program that is finally adopted.

[28] Robert J. Myers, *Actuarial Cost Estimates for . . . Amendments of 1950*, July 27, 1950. The report explains the high-low range from which the intermediate estimates were derived and discusses the way in which the contribution schedule aimed at the principle of self-support, but it does not secure an exact balance using integral or rounded fractional rates.

[29] See Robert M. Ball, "What Contribution Rate for Old-Age and Survivors Insurance?" *Social Security Bulletin*, July 1949.

[30] *Social Security Revision, Hearings*, Senate Finance Committee (81st Cong., 2d sess.), February 1950, p. 961.

[31] H.R. 7617 (81st Cong., 2d sess.), March 8, 1950.

Disabled Old-Age Insurance Beneficiaries

by EDNA C. WENTWORTH *

BETWEEN two-thirds and three-fourths of the men and women currently receiving old-age insurance benefits are estimated to be disabled. Most of these disabled beneficiaries have quit working for good. Some of them, however, can and do work after their entitlement in jobs that are less demanding than their usual occupations. Others undoubtedly could work if jobs geared to their limited capacities were available.

This estimate of the extent of disability among all retirement beneficiaries in the United States relates to the present period of relatively full employment.[1] In a labor market less favorable to the employment of old people, the disability rate would be lower than the estimate indicates because more able-bodied persons aged 65 and over would be out of work and receiving insurance benefits.

The concept of disability obviously is relative, and the estimated proportion of beneficiaries who are disabled depends on the definition used. For the present estimate a beneficiary was counted as disabled if he was incapable of full-time work at the kind of job he had before his entitlement. The estimate is based on a study of representative beneficiaries in 20 cities. Altogether, 3,362 men and 622 women who became entitled to primary benefits during the 8 years 1940-47 were interviewed in their homes in the period from 1941 to 1949 to find out how they were getting along after their entitlement.[2] Among other things they were asked their opinions about their health and their ability to work at the time of the interview. The infirmities of which they complained and any employment they had during the year preceding the interview were noted.

In the analysis of the data collected, the beneficiaries were first grouped in three classes according to their opinions as to their work capacity at the time of the interview. The postentitlement employment record of the beneficiaries in each class and the present condition of their health were then studied.[3]

Beneficiaries' Work Capacity

The following classification was used in grouping the beneficiaries with reference to their opinion as to their work capacity: (1) those who said they could work full time—35 hours or more a week—on a job for which their experience qualified them; (2) those who regarded themselves as unable to work at all; (3) those who said they were able to work but specified that the job must be "light" or "part time" (table 1). All three classes included some beneficiaries whose benefits were suspended a month or more during the survey year [4] because of their covered employment earnings.

Able to work full time.—Most of the beneficiaries who said they could work full time in their customary occupations if they had the opportunity were probably able to do so. During the wartime year ending in the summer of 1944, for example, 89 percent of all the men beneficiaries interviewed in Ohio who had no reservations as to their work capacity did have some employment. Two-

* Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

[1] The estimate relates to beneficiaries currently receiving benefits 1 to 11 years after their entitlement; for estimates relating to the employability of beneficiaries at the time of their entitlement, see the *Bulletin* for January 1951.

[2] For reports on some of the findings of these surveys, see the *Bulletin* for July and September 1943; March 1944; January, April, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; April and May 1950; and January 1951. See also the *Bulletin* for June 1946 for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the October 1949 issue for a study of public assistance supplementation of income of insurance beneficiaries.

[3] The analysis of health and employment is limited to the men beneficiaries because the number of women entitled to benefits on their own wage records in various surveys was not large enough to provide an adequate basis for analysis within each work-capacity class. The information obtained, however, indicates that the general conclusions derived from the study of the men are likewise applicable to the women. No women primary beneficiaries were included in the 1949 Philadelphia-Baltimore survey.

[4] Twelve consecutive calendar months preceding the month of the interview.

Table 1.—*Percentage distribution of old-age beneficiaries by their opinion as to their ability to work,[1] 20 cities, 1941-49*

Survey area	Year of entitlement	Year of interview	Number in sample	Percentage distribution: Total	Able to work full time	Incapacitated for any kind of work	Able to work only part time or at light jobs
Men:							
Philadelphia-Baltimore	1940	1941	508	100	35	55	10
St. Louis	1940	1941	550	100	37	40	23
Birmingham-Memphis-Atlanta	1940	1942	564	100	36	34	30
Los Angeles	[2] 1940	1942	758	100	40	41	19
12 middle-sized Ohio cities	1941-42	1944	567	100	27	49	24
Boston	1940-44	[3] 1946	415	100	15	59	26
Philadelphia-Baltimore	1940-47	1949	461	100	17	53	30
Women: [4]							
Philadelphia-Baltimore	1940	1941	95	100	27	67	6
St. Louis	1940	1941	91	100	20	54	26
Birmingham-Memphis-Atlanta	1940	1942	53	100	26	66	8
Los Angeles	[2] 1940	1942	186	100	31	56	13
12 middle-sized Ohio cities	1941-42	1944	99	100	16	70	14
Boston	1940-44	[3] 1946	98	100	23	49	28

[1] At the time of the interview.
[2] Includes January 1941 entitlements.
[3] Includes January 1947 interviews.
[4] Women old-age insurance beneficiaries were excluded from the 1949 Philadelphia-Baltimore survey of 1940-47 entitlements.

thirds of the men who said they were able to work full time were employed full time throughout the year. When the demand for labor was less urgent, however, the proportion with some employment among the retirement beneficiaries who thought they were able to work was smaller (from 44 to 72 percent in the various survey areas) because older men and women are ordinarily marginal workers who find difficulty in obtaining jobs in industry or commerce.

Incapacitated for any kind of work.—Most of the beneficiaries who said they were unable to work at all were probably sick. They said they were suffering from heart disease, high blood pressure, paralysis, arthritis, anemia, failing vision, cancer, kidney disease, and other degenerative conditions associated with aging. A few of the men—during the 1944 survey year as many as 29 percent and in the other years from 4 to 19 percent—had some employment, mostly casual work. The majority, however, had quit working by the time of the interview, and others obviously were working in spite of serious health handicaps.

From a study of their employment records during the survey year and their own comments on their health, it may be concluded that, for practical purposes in estimating the proportion of beneficiaries who were incapacitated for work at their usual occupations, all the beneficiaries who said they were unable to work should be counted as disabled.

Able to work only part time or at light jobs.—The beneficiaries who said they could work only part time or at light jobs included men and women in a variety of situations. Except for the 1944 survey year in Ohio, where the proportion was 70 percent, less than half (from 32 to 46 percent) of the men who said they could work only part time or at light jobs had any employment during the year studied. Some of the beneficiaries who were not working had become discouraged about getting jobs and believed themselves unable to work at their usual occupations. Others obviously could not have held full-time jobs that required much physical exertion; some probably could not have worked at all, but because they said they were able to do "certain types of work" they were included with those who might take part-time or light jobs.

The largest group among the beneficiaries in this class who had some employment were the men—mostly manual workers—who worked a part or all of the survey year at jobs that required less physical exertion than their usual occupations. A few worked full time throughout the year in small businesses of their own. One old man, for example, who had been a sprayer in a piano factory, boarded dogs during the survey year. Some worked full time in industry but at relatively easy jobs; a former painter who was employed as a watchman was typical. Most of this group, however, had only casual employment during the year; a former carpenter worked occasionally for private families, and a former laborer in a steel mill did gardening for his neighbors.

A small number of men worked during part or all of the year in their usual types of occupation. Some in this group found after their reemployment that the work was too hard, and they had to quit. A laborer in the steel industry, for example, was employed 8 months of the survey year as a laborer but stopped because he could not perform the heavy duties required. He said he had pains in his legs but that he could hold a light job. Others worked full time during the year but told the interviewers that they could not keep on much longer; a few appeared able to continue at full-time work in their usual occupations.

A portion of the group of beneficiaries who said they could work but had reservations as to their work capacity clearly should be included among those who were disabled in the sense of not being able to work at their regular jobs. A conservative estimate would include half the group.

Percent Disabled

If to the number of totally disabled beneficiaries is added one-half the number who said they could work only part time, the result would be a conservative estimate of the total number who are probably disabled for full-time employment in their customary jobs. They formed the following proportions of the beneficiaries in the various survey areas on the day of the interview.

Survey area and survey year	Percent disabled	
	Men	Women
Philadelphia-Baltimore (1941)	60	70
St. Louis (1941)	52	67
Birmingham-Memphis-Atlanta (1942)	49	70
Los Angeles (1942)	51	62
12 middle-sized Ohio cities (1944)	61	77
Boston (1946)	72	63
Philadelphia-Baltimore (1949)	68	[1]

[1] Women primary beneficiaries excluded from the survey.

There were more disabled beneficiaries in Boston (1946) and in Philadelphia-Baltimore (1949) than in the other survey areas, largely because the beneficiaries in those two areas had been entitled longer—from 1 to 6 or from 1 to 9 years, respectively—than in the earlier surveys, where the beneficiaries interviewed had been entitled only from 1 to 3 years. Because these Boston and Philadelphia-Baltimore studies are more recent and include beneficiaries who had been on the benefit rolls for a longer period, the findings as to disability in these two samples are undoubtedly more representative of all retirement beneficiaries in the United States before the 1950 amendments went into effect than are the earlier ones.

The samples on which the above percentages are based contained a few individuals who worked full time in covered employment during the entire year and received no benefits. Percentages based on samples including only beneficiaries who received benefits part or all of the year would be slightly larger. Moreover, approximately 2 percent of the beneficiaries originally selected for the samples could not be interviewed because they were too ill. Their inclusion also would raise the proportion who were disabled. In estimating the disability rate for all the old-age insurance beneficiaries in the country, both these circumstances have been taken into account.

The immediate effect of the pro-

(*Continued on page 23*)

Notes and Brief Reports

Federal Grants to State and Local Governments, 1949–50

The largest and most significant type of Federal financial aid to State and local governments is the grant-in-aid. Regular Federal grants to States and to local governments have followed an almost continuous upward trend in recent years. Total grants, including those of an emergency nature, are now at about the same level as in the fiscal year 1934–35, when the greatest part went for emergency relief (table 1). In 1949–50, as well as in 1934–35, they totaled almost $2.2 billion. For almost all major purposes, however, the grants were larger in the later year.

The scope of the data presented in the accompanying tables has been confined to grants for cooperative Federal-State or Federal-local programs that are administered at the State and/or local level and to those cases in which the bulk of the funds is channeled through agencies of State and local governments. Grants-in-kind and emergency grants have been included when they meet these criteria.

Grants for public assistance payments and administration, $1,123 million in 1949–50, were 51 percent of total Federal grants in that year. Since their inception in 1935–36, these grants have grown steadily year by year. This growth has been more rapid since the end of World War II as a result of the increased Federal participation in assistance payments under postwar amendments to the Social Security Act, the rising cost of living, and the greater number of persons on the rolls.

Grants for the administration of the State unemployment insurance and employment service programs—$208 million in 1949–50, or 10 percent of total grants in that year—have also increased markedly over the years. There was an apparent decline in the total amount of these grants during the war years, when the State employment services were under direct Federal operation and no grants were made for their administration. With the return of the employment offices to State administration in November 1946, grants for this purpose surpassed the prewar levels and continued their long-term upward trend. Between 1946–47, the first full postwar year in which the grants for both these functions were made, and 1949–50, the amount granted for employment security administration more than doubled in size.

Grants for health services totaled $119 million in 1949–50 as compared with $67 million in the previous fiscal year, and those for welfare services other than public assistance amounted to $113 million in 1949–50 as compared with $99 million in the preceding year. In 1949–50 each of the grants for these purposes represented 5 percent of total Federal grants for the year.

The great growth in Federal grants for the health and welfare programs reflects both the increasing number of aided functions and the expansion of existing programs. During the war and early postwar years, grants for health services rose sharply as a result of the emergency maternity and infant care program. Regular health grants have since been broadened to include the functions of mental health, cancer control, heart disease control, hospital survey and construction, and water pollution control. A significant addition to federally aided welfare functions is the school lunch program, presently accounting for the largest proportion of Federal welfare grants for purposes other than assistance.

Grants for education were less than 2 percent of total Federal grants in 1949–50. Grants for this purpose have increased since the war period,

Table 1.—*Federal grants to State and local governments, by purpose, fiscal years 1934–35 through 1949–50*

[In thousands]

Fiscal year	Total	Assistance payments and administration [1]	Emergency relief [2]	Employment security administration [3]	Health services [4]	Other welfare services [5]	Education [6]	All other [7]
1934–35	$2,196,577	----------	$1,857,490	$1,257	----------	$1,516	$12,722	$323,592
1935–36	995,138	$28,424	476,513	3,068	$4,389	2,117	13,322	467,305
1936–37	808,668	143,934	1,722	11,484	12,758	3,089	15,651	620,080
1937–38	800,466	216,074	484	45,939	15,329	3,655	24,625	494,359
1938–39	1,029,557	246,898	----------	62,858	14,754	3,893	25,411	675,743
1939–40	965,239	271,135	----------	61,539	21,873	4,558	25,137	581,001
1940–41	858,591	330,406	----------	65,632	25,870	5,078	25,620	405,984
1941–42	827,478	374,568	----------	74,034	29,057	5,541	25,811	318,467
1942–43	850,995	395,623	----------	36,480	30,396	5,824	26,158	356,514
1943–44	896,926	404,948	----------	35,229	60,223	8,616	25,644	362,272
1944–45	864,905	410,364	----------	33,730	78,555	9,670	25,131	307,454
1945–46	840,098	439,132	----------	54,547	71,169	13,361	25,341	236,549
1946–47	1,187,478	613,831	----------	99,252	63,134	98,757	31,145	281,359
1947–48	1,452,644	718,359	----------	133,610	55,309	91,958	35,813	417,594
1948–49	1,814,751	927,897	----------	140,314	66,646	98,843	36,951	544,100
1949–50	2,181,775	1,123,418	----------	207,617	119,158	113,163	38,501	579,919

[1] Old-age assistance, aid to dependent children, and aid to the blind under the Social Security Act.

[2] Federal Emergency Relief Administration grants.

[3] Unemployment insurance administration under the Social Security Act beginning 1935–36; employment service administration, 1934–35 through December 1941 and from Nov. 16, 1946, to date.

[4] From 1935–36 to date: maternal and child health services and services for crippled children under the Social Security Act and public health services; from inception of the program through 1948–49, emergency maternity and infant care; from inception of the program to date: venereal disease, tuberculosis, cancer, and heart disease control, mental health, hospital survey and construction, and water pollution control.

[5] Child welfare services under the Social Security Act from 1935–36 to date; vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors from 1934–35 to date; from 1946–47 to date, school lunch program; for 1942–43, community war service day care.

[6] Colleges for agriculture and mechanic arts, vocational education, education of the blind, and State and municipal marine schools from 1934–35 to date; emergency Office of Education grants from 1935–36 to 1940–41; and maintenance and operation of schools in certain areas from 1946–47 to date.

[7] Agricultural experiment stations and extension work from 1934–35 to date and under the Research and Marketing Act of 1946 from 1947–48 to date; forest fire cooperation from 1934–35 to date and wildlife restoration from 1938–39 to date; supply and distribution of farm labor from 1942–43 to 1948–49; removal of surplus agricultural commodities under sec. 32 of the Act of Aug. 24, 1935, from 1935–36 to date; Federal annual contributions to public housing authorities from 1939–40 to date; regular and emergency highway construction from 1934–35 to date; Federal airport program from 1947–48 to date; Public Works Administration grants and liquidation thereof from 1934–35 on; community facilities works and disaster and emergency relief beginning 1941–42; and wartime public works from 1941–42 through 1948–49.

Source: *Annual Reports of the Secretary of the Treasury*, the *Combined Statements of Receipts, Expenditures, and Balances of the United States Government*, and other Treasury reports. Grants for part of the school lunch program for 1946–47 and for the removal of surplus agricultural commodities for 1935–36 through 1946–47, as reported by the Department of Agriculture.

mainly as a result of the financial aid extended for the maintenance and operation of schools in areas congested by wartime conditions. However, education grants have not increased at the same rate as total grants for all purposes.

Grants for all "other" purposes have increased since the close of World War II but have not reached the levels attained in some of the depression and prewar years. In 1949-50, they amounted to $580 million.

Total Federal grants to States (including the Territories and possessions) and to local governments amounted to $14.41 per capita in 1949-50 (table 2). When the States are ranked by 1947-49 average per capita income and classified by income group, it becomes evident that, as per capita income declines, total grants and grants for most of the major purposes tend to average somewhat higher amounts per capita. Within the income groups, however, there is considerable variation in the per capita grants for all purposes.

Total grants to the high-income States averaged $12.83 per capita, while those to the middle-income and low-income States averaged $15.00 and $16.89, respectively. Per capita grants for assistance payments and administration, health services, other welfare services, and education are also highest, on the average, for the group of low-income States. In 1949-50, as in previous years, there was a direct correlation between per capita grants for employment security administration and per capita income.

The inverse correlation between per capita grants and per capita income for many of the major purposes has been a relatively recent development and represents considerable progress toward greater equalization of the Federal share of the aided programs. As late as 1946-47, per capita grants for all purposes and for public assistance and education were greatest for the middle-income group of the States. On the average, from 1947-48 on, the highest per capita grants for these purposes have gone to the low-income States.

Table 2.—*Per capita Federal grants to States and localities, by State and purpose, fiscal year 1949-50*

States ranked by 1947-49 average per capita income	Average per capita income, 1947-49	Per capita grants						
		Total	Assistance payments and administration [1]	Employment security administration [2]	Health services [3]	Other welfare services [4]	Education [5]	All other [6]
Total		$14.41	$7.42	$1.37	$.79	$.75	$.25	$3.83
Continental United States	$1,337	14.54	7.54	1.39	.78	.74	.25	3.84
High-income group		12.83	6.65	1.72	.49	.55	.19	3.22
New York	1,746	10.17	4.63	1.89	.37	.41	.14	2.72
District of Columbia	1,719	8.08	2.38	1.62	.89	.26	.11	2.82
Nevada	1,711	44.46	6.52	4.00	1.27	.67	1.10	30.90
California	1,709	17.84	12.18	2.16	.37	.56	.12	2.45
Connecticut	1,622	10.26	4.30	1.87	.44	.70	.20	2.74
Illinois	1,622	11.55	6.55	1.23	.53	.57	.18	2.50
Delaware	1,605	14.78	2.47	1.53	1.11	1.00	.71	7.95
Montana	1,555	28.39	9.29	1.64	.74	.92	.44	15.37
New Jersey	1,555	7.33	2.02	1.80	.41	.43	.14	2.52
Oregon	1,509	16.30	6.42	1.78	.70	.76	.27	6.38
Wyoming	1,471	32.64	6.50	2.04	1.53	1.06	.86	20.66
Ohio	1,457	11.39	6.42	1.32	.50	.54	.19	2.43
Michigan	1,452	13.70	6.93	1.67	.66	.71	.23	3.50
North Dakota	1,439	22.61	6.29	1.05	1.09	.72	.48	12.99
Washington	1,436	19.88	12.10	1.85	.59	.79	.62	3.93
Maryland	1,426	9.38	2.74	1.60	.61	.40	.17	3.76
Middle-income group		15.00	7.81	1.23	.75	.64	.24	4.31
Colorado	1,422	27.95	16.78	1.25	.93	.66	.24	8.09
Massachusetts	1,420	13.55	8.27	1.97	.55	.46	.15	2.15
Pennsylvania	1,407	10.05	4.91	1.57	.57	.45	.17	2.37
Rhode Island	1,404	12.68	6.22	2.45	.64	.56	.34	2.47
South Dakota	1,360	23.56	7.51	.81	.93	.71	.44	13.15
Wisconsin	1,343	13.28	6.53	.91	.73	.66	.23	4.22
Nebraska	1,331	16.79	7.41	.79	.91	.68	.33	6.66
Iowa	1,319	16.53	7.22	.66	.80	.78	.26	6.81
Indiana	1,314	10.62	5.06	.93	.84	.68	.21	2.89
Idaho	1,269	21.28	8.44	1.76	1.59	.87	.62	8.00
Missouri	1,268	20.76	14.61	.86	.53	.72	.24	3.79
Minnesota	1,257	15.24	7.45	1.07	.83	.73	.24	4.93
Kansas	1,249	20.06	8.59	.84	1.11	.71	.35	8.47
Utah	1,206	19.14	7.08	1.75	1.35	1.05	.37	7.54
New Hampshire	1,200	14.16	5.90	1.70	1.80	.74	.42	3.59
Arizona	1,155	21.66	8.80	2.09	.82	.83	.46	8.66
Texas	1,150	16.55	8.96	.93	.83	.79	.28	4.77
Low-income group		16.89	8.72	1.01	1.30	1.18	.37	4.30
Maine	1,115	15.68	7.31	1.39	.69	.67	.34	5.28
Florida	1,111	18.14	12.31	1.12	1.18	.94	.18	2.41
Vermont	1,107	18.93	6.77	1.78	2.21	1.03	.62	6.52
Virginia	1,051	8.17	2.09	.62	1.03	.84	.27	3.33
West Virginia	1,026	13.77	6.70	1.00	.67	1.16	.30	3.93
Oklahoma	1,020	31.68	21.26	1.06	1.27	1.20	.46	6.44
New Mexico	992	24.84	8.72	1.54	1.84	.90	.39	11.44
Louisiana	942	29.52	20.97	1.13	1.18	1.34	.26	4.64
Georgia	889	17.17	7.56	.88	1.61	1.29	.74	5.08
Tennessee	883	16.50	8.55	1.11	1.26	1.13	.34	4.11
Kentucky	868	13.92	6.16	.80	1.19	1.07	.30	4.42
North Carolina	866	11.97	4.93	.97	1.37	1.21	.26	3.22
South Carolina	800	14.36	5.67	1.13	1.66	1.49	.40	4.02
Alabama	798	14.22	6.76	1.13	1.12	1.26	.41	3.54
Arkansas	795	19.68	10.22	1.01	1.56	1.49	.46	4.95
Mississippi	688	15.90	6.34	1.06	1.92	1.41	.44	4.82
Territories and possessions		7.77	1.20	.46	1.23	1.31	.28	3.29
Alaska		23.69	7.29	4.35	9.21	.27	.82	1.74
Hawaii		18.28	5.00	1.17	1.28	.93	.48	9.42
Puerto Rico		4.40		.08	.69	1.43	.21	1.99
Virgin Islands		13.82			6.64	3.22		3.95

[1] Old-age assistance, aid to dependent children, and aid to the blind.

[2] Unemployment insurance and employment service administration.

[3] Maternal and child health services, services for crippled children, general public health services, venereal disease, tuberculosis, heart disease, and cancer control, mental health, hospital survey and construction, and water pollution control.

[4] Child welfare services, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, and school lunch program.

[5] Colleges for agriculture and mechanic arts, vocational education, education of the blind, State and municipal marine schools, and maintenance and operation of schools in certain areas.

[6] Agricultural experiment stations and extension work, marketing and research, forest fire cooperation, removal of surplus agricultural commodities, wildlife restoration, annual contributions to public housing agencies, Federal airport program, highway construction, liquidation of PWA grants, disaster and emergency relief, highway emergency grants, and other community facilities grants.

Source: Grants data are from the *Combined Statement of Receipts, Expenditures, and Balances of the United States Government for the Fiscal Year Ended June 30, 1950*, and are on a checks-issued basis. Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding armed forces overseas, as of July 1, 1949; for the Territories and possessions, they are based upon population data from the 1950 Census. Income payments data used are from the *Survey of Current Business*, August 1950.

For all purposes, the average per capita grants to the Territories and possessions are substantially lower than the average for the continental United States, as a result of the significantly low per capita total granted to Puerto Rico, the most populous of the group. The Territories and possessions have been excluded from several regular grant-in-aid programs, and under others their treatment has been relatively unfavorable.

Generally speaking, total grants to State and local governments—when considered in relation to State income payments and State tax collections—tend to be higher for the low-income States than for the middle-income States and, similarly, higher for the middle-income States than for the high-income States. Federal grants in 1949–50 averaged 1.09 percent of income payments; the percentage for the high-income group of States, however, was 0.81, while that for the low-income group was 1.86 (table 3). As a percent of State tax collections, Federal grants amounted to 24.1 percent in 1949–50 for the continental United States, 19.2 percent for the 16 high-income States, and 30.4 percent for the 16 low-income States. Usually, total grants are greater in relation to income payments and State tax collections in the large public-land States as a result of the operation of minimum allotment provisions and certain of the allocation formulas. In Nevada, for example, they amounted to 2.55 percent of income payments and 58.9 percent of State tax collections. Total grants were also unusually high, relative to income payments, in Oklahoma and Louisiana. These States spend relatively large amounts for public assistance, and large Federal grants are required to match their expenditures.

Grants administered by the Social Security Administration in 1949–50 amounted to $1,146 million, or 52.5 percent of all Federal grants. They equaled, on the average, 0.58 percent of income payments and 12.7 percent of State tax collections. Here again, the percentages tended to be larger as per capita income became smaller. Social Security Administration grants averaged approximately the same percentage of total grants for each income group of States, although State-by-State variation is great. They constituted, however, only 21.1 percent of total grants to the Territories and possessions as compared with 52.9 percent for the continental

Table 3.—*Federal grants to States and localities in relation to income payments and State tax collections, by State, fiscal year 1949–50*

States ranked by 1947–49 average per capita income	Total grants to States			Grants under programs administered by Social Security Administration				
	Amount (in thousands)	As percent of income payments	As percent of State tax collections	Amount (in thousands)	As percent of income payments	As percent of State tax collections	As percent of total grants	Per capita
Total	$2,181,775			$1,146,195			52.5	$7.57
Continental United States	2,159,396	1.09	24.1	1,141,495	0.58	12.7	52.9	7.68
High-income group	819,711	.81	19.2	431,143	.43	10.1	52.6	6.75
New York	149,946	.58	13.7	69,054	.28	6.3	46.1	4.68
District of Columbia	6,770	.46		2,227	.15		32.9	2.65
Nevada	7,069	2.55	58.9	1,154	.42	9.6	16.3	7.26
California	187,349	1.10	20.1	128,578	.76	13.8	68.6	12.25
Connecticut	20,577	.64	17.4	8,913	.28	7.6	43.3	4.44
Illinois	99,621	.71	22.9	57,123	.40	13.1	57.3	6.62
Delaware	4,714	.87	17.5	958	.18	3.5	20.3	3.00
Montana	15,956	2.03	40.9	5,381	.68	16.8	33.7	9.57
New Jersey	35,078	.47	18.5	10,065	.13	5.3	28.7	2.10
Oregon	24,338	1.16	21.7	9,790	.47	8.7	40.2	6.56
Wyoming	9,009	2.15	47.4	1,899	.45	10.0	21.1	6.88
Ohio	91,066	.80	21.3	51,966	.45	12.1	57.1	6.60
Michigan	85,924	.95	18.7	44,116	.49	9.6	51.3	7.04
North Dakota	13,184	1.88	34.7	3,859	.55	10.2	29.3	6.62
Washington	47,174	1.34	20.1	29,062	.82	12.4	61.6	12.25
Maryland	21,930	.66	15.7	6,998	.21	5.0	31.9	2.99
Middle-income group	716,147	1.14	27.1	379,648	.61	14.4	53.0	7.95
Colorado	34,913	2.05	37.5	21,251	1.25	22.9	60.9	17.01
Massachusetts	64,654	.94	20.9	39,948	.58	12.9	61.8	8.37
Pennsylvania	104,580	.72	21.0	52,072	.36	10.5	49.8	5.00
Rhode Island	10,031	.90	20.5	5,129	.46	10.5	51.1	6.48
South Dakota	14,557	1.96	36.4	4,821	.66	12.1	33.1	7.80
Wisconsin	44,159	.98	21.0	22,126	.49	10.5	50.1	6.65
Nebraska	21,552	1.30	37.8	9,745	.59	17.1	45.2	7.59
Iowa	42,165	1.28	27.2	18,783	.57	12.1	44.5	7.36
Indiana	41,376	.81	18.6	20,145	.40	9.1	48.7	5.17
Idaho	12,172	1.72	35.8	4,989	.71	14.7	41.0	8.72
Missouri	81,095	1.61	44.1	57,611	1.14	31.3	71.0	14.75
Minnesota	44,442	1.23	22.7	22,147	.61	11.3	49.8	7.59
Kansas	37,368	1.63	29.9	16,320	.71	13.1	43.7	8.76
Utah	12,957	1.57	27.6	4,975	.60	10.6	38.4	7.35
New Hampshire	7,405	1.16	30.9	3,250	.51	13.5	43.9	6.21
Arizona	15,728	1.87	30.8	6,570	.78	12.9	41.8	9.05
Texas	126,990	1.37	36.9	69,766	.75	20.3	54.9	9.09
Low-income group	623,538	1.86	30.4	330,704	.98	16.1	53.0	8.96
Maine	14,175	1.43	30.2	6,815	.69	14.5	48.1	7.54
Florida	48,589	1.65	26.4	33,300	1.13	18.1	68.5	12.43
Vermont	6,946	1.74	31.6	2,656	.66	12.1	38.3	7.24
Virginia	26,989	.78	17.4	7,492	.22	4.8	27.8	2.27
West Virginia	26,679	1.38	23.4	13,400	.70	11.8	50.2	6.91
Oklahoma	67,321	2.93	40.8	45,644	1.99	27.7	67.8	21.48
New Mexico	15,698	2.36	28.5	5,766	.87	10.5	36.7	9.12
Louisiana	77,723	2.94	30.6	55,809	2.11	22.0	71.8	21.20
Georgia	57,703	1.97	41.8	26,182	.89	19.0	45.4	7.79
Tennessee	53,915	1.89	33.3	28,662	1.00	17.7	53.2	8.77
Kentucky	39,847	1.61	32.7	18,326	.74	15.0	46.0	6.40
North Carolina	47,206	1.41	20.5	20,434	.61	8.9	43.3	5.18
South Carolina	28,774	1.82	29.4	11,944	.75	12.2	41.5	5.96
Alabama	42,721	1.85	33.4	21,127	.91	16.5	49.5	7.03
Arkansas	36,109	2.50	40.6	19,334	1.34	21.7	53.5	10.54
Mississippi	33,192	2.52	36.5	13,811	1.05	15.2	41.6	6.65
Territories and possessions	22,270			4,699			21.1	1.64
Alaska	3,047			1,169			38.4	9.09
Hawaii	9,136			2,754			30.1	5.51
Puerto Rico	9,718			656			6.8	.30
Virgin Islands	368			120			32.6	4.50
Undistributed	110							

Source: Grants data are from the *Combined Statement of Receipts, Expenditures, and Balances of the United States Government for the Fiscal Year Ended June 30, 1950*, and are on a checks-issued basis. Income payments data are from the *Survey of Current Business*, August 1950. Tax collection data are for 1950 and are from *State Tax Collections in 1950* (Bureau of the Census). Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding the armed forces overseas, as of July 1, 1949; for the Territories and possessions, they are based upon population data from the 1950 Census.

United States. Social Security Administration grants amounted to $7.68 per capita for the continental United States as compared with $1.64 for the Territories and possessions.

Employers, Workers, and Wages, October–December 1950

The number of workers with taxable wages during October–December 1950 is estimated at 38 million. Though this total is 7.3 percent more than the number in the fourth quarter of 1949, it represents a 7.3-percent decrease from the third quarter of 1950. Average taxable wages, estimated at $513, were 16 percent higher than in the fourth quarter of 1949 and 6.6 percent lower than in the third quarter of 1950.

The declines in covered employment and average taxable wages from the third to the fourth quarter follow the seasonal pattern observed each year since 1941 in employment and since 1943 in taxable wages. They resulted from the operation of the $3,000 limitation on taxable wages that was in effect until January 1951, when the provision under the 1950 amendment to the Social Security Act establishing a new maximum wage base of $3,600 became effective. The decline in average taxable wages from the third to the fourth quarter of 1950, however, was considerably smaller than in the same period of 1949 because of the sharp increase in employment and wages in defense industries during the second half of 1950.

The total number of workers in covered industries during the fourth quarter, estimated at 42 million, was 5.8 percent larger than in the fourth quarter of 1949 but 0.7 percent smaller than in the third quarter of 1950. The average amount of wages, taxable and nontaxable, received by workers in covered industries, estimated at $738, was 12 percent and 9.5 percent higher than in the fourth quarter of 1949 and the third quarter of 1950, respectively. These changes are in line with changes in general employment levels and in wage rates.

The estimated number of employers reporting payment of taxable wages was 2.8 million, the same as in the third quarter of 1950 but 3.7 percent more than the number in the fourth quarter of 1949.

Old-age and survivors insurance: Estimated number of employers [1] ***and workers and estimated amount of wages in covered industries, by specified period, 1940–50***

[Corrected to May 1, 1951]

Year and quarter	Employers reporting wages [2] (in thousands)	Workers with taxable wages during period [2] (in thousands)	Taxable wages [2]: Total (in millions)	Taxable wages [2]: Average per worker	All workers employed in covered industries during period [3] (in thousands)	Total payrolls in covered industries [3]: Total (in millions)	Total payrolls in covered industries [3]: Average per worker
1940	2,500	35,393	$32,974	$932	35,393	$35,668	$1,008
1941	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948	3,298	49,100	84,122	1,713	49,100	102,255	2,083
1949 [4]	3,310	47,200	81,807	1,733	47,200	99,995	2,119
1950 [4]	3,350	49,500	89,800	1,814	49,500	110,300	2,228
1943							
January–March	1,971	36,537	15,462	423	36,537	15,760	431
April–June	2,008	37,483	16,561	442	37,557	17,400	463
July–September	1,998	37,682	15,838	420	38,057	17,498	460
October–December	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January–March	2,010	36,326	17,362	478	36,326	17,696	487
April–June	2,048	36,893	17,284	468	36,902	18,185	492
July–September	2,038	37,301	16,243	435	37,752	18,359	486
October–December	2,039	35,629	13,537	380	37,780	19,109	506
1945							
January–March	2,076	35,855	17,874	499	35,855	18,262	509
April–June	2,149	35,854	17,541	489	35,949	18,558	516
July–September	2,176	35,684	14,982	420	36,285	17,261	476
October–December	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January–March	2,287	36,038	16,840	467	36,038	17,397	483
April–June	2,416	38,055	17,845	469	38,153	19,079	500
July–September	2,478	39,670	17,709	446	40,228	20,222	503
October–December	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January–March	2,509	38,765	20,805	537	38,765	21,497	555
April–June	2,587	39,801	20,655	519	40,175	22,245	554
July–September	2,617	40,255	19,555	486	41,155	23,035	560
October–December	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January–March	2,588	39,560	23,080	583	39,560	23,923	605
April–June	2,690	40,245	22,708	564	40,524	24,668	609
July–September	2,699	40,585	21,150	521	41,675	25,700	617
October–December	2,661	36,790	17,184	467	40,863	27,964	684
1949							
January–March [4]	2,639	38,500	23,376	607	38,500	24,254	630
April–June [4]	2,693	39,370	22,571	573	39,660	24,570	620
July–September [4]	2,710	38,805	20,160	520	40,005	24,971	624
October–December [4]	2,700	35,400	15,700	444	39,700	26,200	660
1950							
January–March [4]	2,670	38,000	23,600	621	38,000	24,400	642
April–June [4]	2,790	39,800	24,200	608	40,100	26,400	658
July–September [4]	2,800	41,000	22,500	549	42,300	28,500	674
October–December [4]	2,800	38,000	19,500	513	42,000	31,000	738

[1] Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

[2] Quarterly and annual data for 1937–39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

[3] A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

[4] Preliminary.

OASI Sampling Methods

In 1937, the first year of operation of the old-age and survivors insurance program, nearly 33 million workers received wage credits in covered employments. In 1938, some 32 million workers received such credits. These figures on coverage and other data on the 1937 and 1938 earnings of workers and their age, sex, race, and State of employment were obtained from a 100-percent tabulation of the wage records under the program. With the 1939 data, however, the Bureau of Old-Age and Survivors Insurance began to use samples to obtain its statistics on workers. A description of the sampling method used is given in the following pages.[1]

For the tabulation of the 1939 data, a 20-percent sample was used. For subsequent years, as more confidence was placed in sampling as an economical means of deriving accurate statistics, the sample sizes for tabulating data on workers were progressively reduced. For 1940–42, samples ranging from 4 percent to 1 percent were used; for 1943 and 1944, use was made of 3-percent and 1-percent samples. Since 1944, reliance has been placed almost exclusively on a 1-percent sample and, for special purposes, on a sample of 0.02 percent.

Sampling developments in tabulating data on beneficiaries under the program are comparable in some respects with those in compiling statistics on workers. For 1940 and 1941—the first years that monthly benefit payments were paid—data were compiled on a 100-percent basis. Since 1941, most of the beneficiary tabulations have been made on a 20-percent sample basis and the rest on a 100-percent basis. Because of the relatively small size of the universe and the many detailed breakdowns, this sample has not been further reduced.

In dealing with a universe of account numbers approaching 100 million, the use of samples is essential both because it is economical and because it makes available a quick and flexible system by which to obtain accurate and up-to-date information on the characteristics of the covered population and the operations of the program. While there are many possible ways of sampling from the social security records, the method adopted was geared to the wage record keeping system and to related administrative operations, in order to yield the required data at the lowest possible cost. Since all individuals under the program are identified by a 9-digit account number, and all records are in numerical order, "digital sampling" was adopted as the most economical way to select samples of account-number holders and beneficiaries.

Description of Universe

Basic statistics are compiled and analyzed in the Bureau for four universes. The largest is the working population in covered employments. Exclusive of new coverage, this universe includes about 82.4 million individuals who have earned some wage credits under the program at any time during the years 1937–50. It is obviously far larger than the size of the total labor force as of any given week (an average of 58 million in 1950) or the total number of persons who were in some kind of civilian work at any time during the year (about 73 million in 1950).

The second universe is composed of persons who have received new account numbers; the tabulations give the number assigned in each calendar quarter and year and the age, sex, race, and State distributions. Nearly 900,000 new numbers were issued in the third calendar quarter of 1950, and about 800,000 in the last quarter.

The third universe consists of old-age and survivors insurance beneficiaries. As of June 30, 1950, benefits were being paid to nearly 3 million persons—1.4 million retired persons aged 65 and over, about 450,000 members of the families of these workers, and 1.1 million surviving dependents of nearly 700,000 deceased persons. The total number of accounts involved in this beneficiary universe is 2.1 million. The records for this universe are in the form of family benefit folders, which may represent a single person or two or more persons in a family. The folders are filed under the worker's account number in numerical sequence.

The fourth universe for which statistics are compiled is that of employers subject to the Federal Insurance Contributions Act who report each quarter the taxable wages of their employees. During 1950 there were 3.5 million such reporting employers. The statistical tabulations of employer reports have been largely on a 100-percent basis, although plans for more elaborate sampling are under consideration.

Issuance of Account Numbers

The social security account number assigned to each worker under the program serves to identify not only his wage record during his working life but also his retirement claim and benefit records. This number consists of nine digits in three segments. The first three digits designate the geographical area where the social security number was issued. The second segment of two digits designates the specific block of numbers issued in any one area. One hundred groups of numbers—from 00 to 99—can be issued for any area. The third segment (known as the serial) consists of four digits; 10,000 numbers can be issued for each block number in any one area. Each area may have 100 blocks, and 1 million numbers can therefore be issued for a single area. Since numbers are now being issued in 612 areas, including areas for railroad workers, 612 million numbers may be issued without the addition of more areas. The numbers in some areas will, of course, be depleted earlier than in others. In theory, it will be possible ultimately to issue 1 billion numbers because there will be 1,000 areas. Assuming that an average of about 2 million new persons will enter the covered labor market each year, the 9-digit account number system can last for several hundred years.

The field offices of the Bureau issue account numbers to individuals as they apply for them. Efforts are made by a screening process to avoid issuing more than one number to a person. Control over the numbers to be issued and the method of issuance is maintained by the Bureau's central office in Baltimore. At present, the account

[1] Summary of a paper delivered in December 1950 before the American Statistical Association by B. J. Mandel, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

numbers are released to the field offices in multiples of 500; the area numbers in each shipment are those previously allotted to the State. The field offices must issue numbers consecutively, starting with the lowest number of the series assigned to it.

Sampling Methods

Twenty percent of the numbers in each shipment to the field offices have the digit 2 or 7 in the first place of the serial. In this way, 20 percent of all account numbers issued contain these digits, and they yield a controlled subuniverse of 20 percent. The account numbers in this subuniverse are generally issued in clusters of 100 (but never in clusters of more than 1,000) for the selection of smaller samples. Statistics on workers for 1939 were tabulated from this subuniverse of stratified clusters of 20 percent of the accounts.

In tabulating employee data for 1940 and subsequent periods, use was made of samples of 4 percent, 3 percent, 1 percent, and 0.02 percent of the universe of established accounts, all selected from the 20-percent subuniverse. The 4-percent sample was obtained by selecting all accounts in the subuniverse having either 0 or 5 in the last place of the serial number. This method included 2 account numbers out of every 10 and provided a stratified, systematic 20-percent sample from the subuniverse of 20 percent, or a 4-percent sample.

Only the first and last digits of the serial number were relied on to get 20-percent and 4-percent samples. For the 3-percent, 1-percent, and 0.02-percent samples, however, it was necessary to go to the next to the last place of the serial number, or the eighth digit of the account number. The 3-percent sample was obtained by splitting the 4-percent sample into two segments of 1 percent and 3 percent. The 1-percent segment was composed of accounts with 2 or 7 in the first place of the serial, and 05, 20, 45, 70, or 95 as the last two digits of the serial. Since the eighth and ninth place of the account number for persons in the 4-percent sample contained 20 possible numbers, selection of five of them provided a fourth of the 4-percent sample, or 1 percent. It should be noted that both high and low numbers were almost equally represented in order to make the sample as representative as possible of the universe. The 3-percent sample, of course, was the residual segment after the 1 percent was sorted out of the 4-percent sample.

To obtain the 0.02-percent sample, the first step was to select from the five groups in the 1-percent sample the group that contained the digits 05 in the last two places. An 0.2-percent sample was thus obtained. Selecting from this segment only the accounts with the digit 5 in the seventh place of the account number yielded one-tenth of the 0.2-percent segment, or a sample of 0.02 percent. This is a stratified, systematic sample, since it consists of every five-thousandth number in the account-number population and is selected proportionately from each area. A great variety of samples of the same or different sizes can be selected by digital selection based on the serial in the account number.

The same system was used to select the 20-percent sample for tabulating most of the data on beneficiaries under the program and the 20-percent sample of persons who received account numbers.

Representativeness of Samples

From the description of the methods of sampling, qualitative conclusions can be drawn about the over-all representativeness of the six account-number and beneficiary samples. The system of sampling assures stratification by geographical area, under which variations in the age, sex, race, earnings, and industrial characteristics of workers are automatically reflected in the over-all samples for the United States. In addition, the national samples may be expected to reflect fairly closely the characteristics of the universe because of the large absolute size of the samples and the fact that the total sample is a combination of many small samples, built from systematically selected numbers that originate from field offices throughout the country.

Quantitative facts collected in the past several years confirm the belief that these samples are highly representative. Unlike most sampling programs, that of the Bureau of Old-Age and Survivors Insurance through its accounting and tabulating system is provided with selected universe and subuniverse totals. Comparison can thus be made of certain common characteristics as determined from the universe data and independent samples drawn from that universe. In addition, common characteristics from independent samples may be compared with one another.

Universe data are available for over-all totals of the accounts established and the beneficiaries; it is therefore possible to check the actual size of the expected subuniverse of 20 percent and the size of the smaller samples taken from the subuniverse. The data show, for example, that the subuniverse of accounts included 19.99 percent of all accounts established as of January 1949. The sample of persons in receipt of benefits as of January 1, 1950, was 19.93 percent of the known universe of beneficiaries at that time.

Some internal comparisons have been made of the samples of accounts showing wage credits. For example, the 3-percent sample of active accounts in 1945 contained 75.02 percent of the active accounts in the 4-percent sample; the 1-percent sample for that year contained 24.98 percent of the accounts in the 4-percent sample; the 0.02-percent sample contained 2.02 percent of the 1-percent sample for 1945.

It has also been possible to compare the actual size of the sample for different groups of workers or beneficiaries with that theoretically expected. For example, the sample of men aged 65 and over who were awarded benefits in 1949 was 19.9 percent of the total; for women aged 65 and over, it was 19.8 percent; in the age group 65–69, it was 20.0 percent for men and 19.6 percent for women. All these differences from the theoretically expected percentages and most of the other differences that were studied were found to fall well within the range of the expected sampling variations.

Advantages of Digital Sampling

The most obvious advantages of the type of digital sampling used by the

Bureau of Old-Age and Survivors Insurance are simplicity and flexibility, since it lends itself readily to yield smaller or larger samples, as the need arises, by sorting on selected digits in the serial number. Second, the cost of selecting samples of different sizes is kept to a minimum because statistical sampling is linked to administrative operations. Third, by selecting smaller samples from the larger samples it is possible to control mechanical or other errors by comparing sample totals with previously tabulated subuniverse or larger sample totals—an important factor both from the standpoint of accuracy and economy. Fourth, this sample is most appropriate for the type of continuous work-history tabulations made in the Bureau, since it automatically yields representation of the changing universe by the addition each year of a sample of new workers from the group receiving new account numbers with the predetermined sample digits. Thus, all persons who in 1950 obtained new account numbers having the serial 2505 or 7505 will automatically be represented in the 0.02-percent sample. A fifth advantage of this type of digital sample is that, because of the automatic identification of the persons involved, it affords a simple method of coordinating informational items for given workers in the sample with those of other agencies operating on the account-number system. It is relatively easy to supplement the old-age and survivors insurance sample with information from the Railroad Retirement Board or the State unemployment insurance agencies, since they also use the 9-digit account number system. Finally, because of the systematic methods of selection and the automatic stratification by area, the sample yields results highly representative of the universe from which it is drawn.

Conclusions

The compilation of statistics under the sampling program is not devoid of problems despite the availability of selected universe and subuniverse data and a simple, reliable sampling scheme. Two problems in particular need further study. One is the need for data to measure the bias introduced in the employee statistics when it is assumed that a sample of accounts to which wage credits have been posted is representative of individual workers. Despite all efforts to avoid issuing more than one number to an individual, it is known that some persons have multiple account numbers and thus may have wages credited under more than one account. The inclusion of these multiple accounts causes some overstatement in the number of workers and some understatement in the amount of average wage credits. A special study is under way to measure the significance of the multiples.

The second problem is the need to measure the extent to which the variance in the statistics on employees, by industry, exceeds that for random samples. Admittedly, some bias was introduced into the employee sample in the early days of the program, when, to alleviate the heavy initial registration load, clusters of account numbers were given to employers for issuance to their employees. While this bias is probably insignificant for broad industry groupings of the data, it is not known how significant it is for more detailed breakdowns. This problem is also being studied.

The probable main developments in the future sampling program may be summarized as follows:

1. The digital sampling system for employees and beneficiaries has proven itself the most feasible. It may be assumed, therefore, that it will be extended to provide data on the characteristics of the new groups of employees covered under old-age and survivors insurance for the first time by the 1950 Amendments to the Social Security Act.

2. The procedure for maintaining a sample of sufficient size for tabulating detailed data and using smaller subsamples from the larger sample for tabulating selected data will be continued because of its flexibility and economy.

3. Sampling of business establishments, up to now restricted to small-scale studies, will become a necessity under the extended program, when about 7-8 million businesses will be required to report. Consequently, it will be necessary to develop a feasible sampling system for use in compiling statistics on employing organizations and their characteristics.

Economic Status of Aged Persons and of Dependent Survivors

Estimates for December 1950 have been made of the number of aged persons, widows under age 65, and paternal orphans under age 18, and of the number with income from employment, social insurance and related programs, and public assistance. Such estimates are prepared semiannually by the Social Security Administration to aid in program planning and for other purposes.

The most significant development in the economic status of these groups between June and December 1950 is the sharp increase in the number of old-age and survivors insurance beneficiaries. The Social Security Act

Table 1.—*Estimated number of persons aged 65 years and over, receiving income from specified source, December 1950*

[In millions]

Source of income	Number of persons		
	Total	Men	Women
Total population aged 65 and over [1]	12.3	5.7	6.6
Employment	3.7	2.3	1.4
Earners	2.8	2.3	.6
Wives of earners	.9	------	.9
Social insurance and related programs:			
Old-age and survivors insurance	2.6	1.5	.11
Railroad retirement	.3	.2	.1
Federal civil-service retirement	.1	.1	(2)
Veterans' program	.3	.1	.1
Other [3]	.4	.1	.3
Old-age assistance	2.8	1.3	1.5

[1] Total population is preliminary estimate for April 1950 based on a sample of census returns and is subject to change. Includes persons with no income and with income from sources other than those specified. Some persons received income from more than one of the sources listed.

[2] Less than 50,000.

[3] Beneficiaries of Federal retirement programs other than civil service, and of State and local government retirement programs, and the wives of male beneficiaries of programs other than old-age and survivors insurance.

Sources: Total population and earners from Bureau of the Census. Number of persons in receipt of payments under social insurance and related programs and from old-age assistance, reported by administrative agencies, partly estimated. Number of wives of earners and number of wives of male beneficiaries of programs other than old-age and survivors insurance estimated from Census data on marital status.

Table 2.—*Estimated number of children under age 18 with father dead, and of widows under age 65, receiving income from specified source, December 1950*

[In millions]

Source of income	Survivor children under age 18 [1]	Widows under age 65 [2]: Total	Widows under age 65 [2]: With 1 or more children under age 18
Total in population [3]	2.0	3.5	0.7
Employment	.1	1.9	.4
Social insurance and related programs:			
Old-age and survivors insurance	.7	.2	.2
Veterans' program	.3	.4	.1
Other [4]	.1	(5)	(5)
Aid to dependent children	.4	.1	.1

[1] Includes children not living with widowed mother.
[2] Excludes widows who have remarried.
[3] Includes persons with no income and with income from sources other than those specified. Some persons received income from more than one of the sources listed.
[4] Railroad and Federal civil service retirement.
[5] Less than 50,000.

Sources: Number of widows in population and employed persons among widows and survivor children under age 18, estimated from Census Bureau data. Number of survivor children under age 18 based on October 1949 estimate prepared by Division of the Actuary, Social Security Administration. Number of persons in receipt of payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies, partly estimated.

Amendments of 1950 liberalized eligibility conditions and accounted for most of this increase. At the same time, recipients of old-age assistance and of aid to dependent children decreased in number. As a result the number of aged men receiving old-age and survivors insurance surpassed the number of men on the old-age assistance rolls for the first time.

The liberalization was of more immediate advantage to aged men than aged women; in December 1950, aged women recipients of old-age assistance still outnumbered the women receiving old-age and survivors insurance by 1.3 to 1. In the aggregate there were about 107 recipients of old-age assistance at the end of 1950 for every 100 aged persons on the old-age and survivors insurance rolls. In June 1950 the ratio had been 133 to 100.

Another trend worth noting is the continuing decline in the relative number of aged persons with income from employment. In 1944, when relatively more aged persons were in the labor force than at any other time since 1940, approximately 40 percent of the population aged 65 and over was in receipt of earnings either as an earner or the wife of an earner. By the end of 1950 this proportion had dropped to 30 percent. The decrease was a reflection of the failure of employment opportunities to keep pace with the gain in the size of the aged population rather than a drop in the absolute number of aged workers, which held close to wartime levels.

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General

American Management Association. *Property Risks and Coverages Under Mobilization, With a Paper on Group Insurance.* (Insurance Series No. 88.) New York: The Association, 1951. 44 pp. $1.25.

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Brownell, Baker. *The Human Community: Its Philosophy and Practice for a Time of Crisis.* New York: Harper & Brothers, 1950. 305 pp. $4.

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A study based on the needs of a family of four.

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Reviews the progress made in developing social security systems in the Near East and Middle East, discusses plans now under consideration for the extension of these systems, and considers regional characteristics and social security needs.

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Designed as a basic textbook.

Minnesota. University. Graduate School. Social Science Research Center. *The Welfare State: Menace or Millennium?* Minneapolis: The Center, 1950. 58 pp.

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* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

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(Continued on page 29)

Current Operating Statistics

Table 1.—*Selected social insurance and related programs, by specified period, 1940–51*

[In thousands; data corrected to May 4, 1951]

Year and month	Total	Retirement, disability, and survivor programs: Monthly retirement and disability benefits[1]: Social Security Act	Monthly retirement and disability benefits[1]: Railroad Retirement Act	Monthly retirement and disability benefits[1]: Civil Service Commission[2]	Monthly retirement and disability benefits[1]: Veterans Administration	Survivor benefits: Monthly: Social Security Act[3]	Survivor benefits: Monthly: Railroad Retirement Act[4]	Survivor benefits: Monthly: Civil Service Commission[2]	Survivor benefits: Monthly: Veterans Administration[5]	Survivor benefits: Lump-sum[6]: Social Security Act	Survivor benefits: Lump-sum[6]: Other[7]	Temporary disability benefits[8]: State laws[9]	Temporary disability benefits[8]: Railroad Unemployment Insurance Act[10]	Unemployment insurance programs: State laws[9]	Unemployment insurance programs: Servicemen's Readjustment Act[11]	Unemployment insurance programs: Railroad Unemployment Insurance Act[10]	Readjustment allowances to self-employed veterans[12]
								Number of beneficiaries									
1950																	
March	----------	1,795.1	245.7	133.9	2,352.3	1,066.4	132.1	14.9	977.2	20.7	11.8	32.1	31.4	2,097.6	61.4	164.6	2.2
April	----------	1,813.3	247.3	152.4	2,358.5	1,075.4	133.4	15.5	981.0	17.2	12.0	30.5	27.7	1,559.4	48.7	91.2	2.1
May	----------	1,827.2	249.1	153.9	2,362.9	1,084.4	135.1	16.3	982.9	18.5	12.7	34.5	28.3	1,567.2	36.2	66.9	2.1
June	----------	1,839.3	250.7	155.1	2,368.2	1,091.1	136.6	17.1	991.2	18.0	11.5	32.8	26.6	1,388.4	28.9	46.9	2.0
July	----------	1,852.9	251.6	155.8	2,343.1	1,093.2	137.6	17.5	995.1	16.0	10.1	31.3	25.5	1,158.2	26.9	45.8	1.7
August	----------	1,867.1	252.6	157.4	2,347.6	1,100.0	138.5	18.5	998.2	16.2	11.5	30.1	33.5	982.8	21.3	44.7	1.4
September	----------	1,917.8	253.6	158.5	2,352.6	1,108.6	139.1	20.3	1,000.7	12.0	9.8	28.3	31.5	805.9	13.8	31.7	1.0
October	----------	2,062.7	254.3	159.5	2,358.2	1,119.6	140.1	23.5	1,004.7	11.9	10.4	30.7	33.4	651.5	7.1	32.6	.7
November	----------	2,209.2	255.1	160.0	2,361.7	1,137.0	141.0	24.1	1,007.6	16.7	10.4	28.2	33.9	733.7	5.5	30.9	.4
December	----------	2,323.0	255.6	160.8	2,365.8	1,154.2	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3
1951																	
January	----------	2,428.9	256.3	161.8	2,364.9	1,176.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	.3
February	----------	2,510.6	257.2	162.7	2,365.6	1,196.0	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.0	46.8	.2
March	----------	2,589.5	258.1	163.2	2,368.2	1,219.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	38.7	.2
								Amount of benefits[13]									
1940	$1,188,702	$21,074	$114,166	$62,019	$317,851	$7,784	$1,448	-------	$105,696	$11,736	$12,267	-------	-------	$518,700	-------	$15,961	-------
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	-------	111,799	13,328	13,943	-------	-------	344,321	-------	14,537	-------
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	-------	111,193	15,038	14,342	-------	-------	344,084	-------	6,268	-------
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	-------	116,133	17,830	17,255	$2,857	-------	79,643	-------	917	-------
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	-------	144,302	22,146	19,238	5,035	-------	62,385	$4,113	582	$102
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	-------	254,238	26,135	23,431	4,669	-------	445,866	114,955	2,359	11,675
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	-------	333,640	27,267	30,610	4,761	-------	1,094,850	1,491,294	39,917	252,424
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	-------	382,515	29,517	33,115	26,025	$11,368	776,164	772,368	39,401	198,174
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	$918	413,912	32,315	32,140	35,572	30,843	793,265	426,569	28,599	83,598
1949	5,693,462	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	58,448	30,103	1,737,279	386,635	103,596	43,559
1950	5,354,086	[14] 717,149	254,240	175,787	1,732,208	[14] 301,000	43,884	8,409	491,579	32,740	33,578	[14] 67,530	28,099	1,373,426	32,967	59,804	1,666
1950																	
March	505,401	41,488	20,350	13,404	150,025	17,468	3,348	573	41,403	3,436	2,963	3,295	2,874	187,215	5,712	11,637	210
April	446,076	41,992	20,462	14,195	147,235	17,647	3,384	588	40,555	2,862	3,028	2,852	2,459	138,968	3,838	5,822	180
May	445,447	42,371	20,587	14,332	148,663	17,825	3,430	614	41,065	3,080	3,202	3,331	2,625	136,778	3,185	4,153	206
June	423,350	42,712	20,712	14,447	145,908	17,969	3,470	624	41,026	3,016	2,922	3,160	2,387	119,430	2,526	2,848	184
July	396,175	43,090	20,772	14,487	139,891	18,035	3,500	655	40,642	2,675	2,661	2,952	2,131	99,718	2,209	2,590	167
August	390,504	43,466	20,843	14,861	141,510	18,175	3,530	691	41,207	2,704	2,907	3,062	3,038	89,681	1,988	2,697	144
September	411,640	78,886	20,910	15,319	138,403	35,129	3,549	850	41,001	2,021	2,431	2,753	2,796	64,458	1,126	1,917	91
October	412,821	82,940	20,963	15,399	141,532	35,413	3,575	899	40,873	1,927	3,013	2,900	3,060	57,533	629	2,102	63
November	419,756	87,112	21,016	15,507	138,769	35,815	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906	40
December	429,377	90,603	21,060	15,554	139,188	36,254	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145	32
1951																	
January	461,639	94,007	21,113	15,825	139,445	36,875	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	23
February	441,934	96,598	21,184	15,815	138,160	37,493	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	391	2,555	17
March	449,759	99,041	21,255	15,921	139,140	38,218	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,584	315	2,360	16

[1] Under the Social Security Act, retirement benefits—old-age (primary) benefits, wife's benefits, husband's benefits (first payable Sept. 1950), and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

[2] Data for civil-service retirement and disability fund. Excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction from 1904 to 1914 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

[3] Mother's (widow's current), widow's, widower's (first payable Sept. 1950), parent's, and child's benefits. Partly estimated.

[4] Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

[5] Payments to widows, parents, and children of deceased veterans.

[6] Number of decedents on whose account lump-sum payments were made.

[7] Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

[8] First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

[9] Represents average weekly number of beneficiaries.

[10] Represents average number of beneficiaries in a 14-day registration period.

[11] Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

[12] Claims paid under the Servicemen's Readjustment Act.

[13] Payments: amounts certified, under the Social Security Act (except monthly data for benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

[14] Preliminary.

Source: Based on reports of administrative agencies.

Table 2.—*Contributions and taxes collected under selected social insurance and related programs, by specified period, 1948–51*

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions [1]	Federal civil-service contributions [2]	Taxes on carriers and their employees	State unemployment contributions [3]	Federal unemployment taxes [4]	Railroad unemployment insurance contributions [5]
Fiscal year:						
1948–49	$1,690,296	$553,461	$563,833	$988,965	$222,850	$9,816
1949–50	2,106,388	662,262	550,172	1,094,406	226,306	18,855
9 months ended:						
March 1949	1,217,888	465,675	425,244	736,693	206,610	7,514
March 1950	1,523,938	567,581	415,891	771,953	206,615	13,021
March 1951	2,155,246	588,041	430,496	910,601	210,960	18,061
1950						
March	229,491	30,109	123,100	8,166	9,461	4,899
April	85,657	29,554	3,229	104,439	3,092	363
May	274,447	32,642	5,881	211,946	14,275	197
June	222,345	32,486	125,171	6,066	1,723	5,273
July	200,876	32,326	875	121,218	1,785	222
August	316,310	31,398	10,492	205,106	13,470	127
September	185,074	[6] 333,303	125,988	6,085	1,347	5,065
October	181,498	34,085	2,763	116,786	1,960	17
November	287,928	32,168	9,817	191,143	12,398	168
December	239,131	29,178	132,961	9,960	2,716	5,837
1951						
January	131,331	33,958	1,567	96,405	16,319	22
February	373,787	29,752	6,506	153,307	146,961	155
March	239,310	31,874	139,527	10,621	13,963	5,847

[1] Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

[2] Represents employee and Government contributions to the civil-service retirement and disability fund (including Alaska Railroad, Canal Zone, and Office of the Comptroller of the Currency retirement and disability funds integrated since July 1949 with principal fund); Government contributions are made in 1 month for the entire fiscal year.

[3] Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Apr. 23, 1951.

[4] Represents taxes paid by employers under the Federal Unemployment Tax Act.

[5] Beginning 1947, also covers temporary disability insurance.

[6] Represents contributions of $28.3 million from employees, and contributions for fiscal year 1950–51 of $305.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

DISABLED BENEFICIARIES

(*Continued from page 12*)

visions in the 1950 amendments that confer eligibility for benefits on the basis of six quarters of coverage has probably been an increase in the disability rate, because there are some sick persons among those who could not previously qualify for benefits and who can do so now.[5] This effect is not likely to be offset by an increase in the retirement of the able-bodied as a result of larger benefits also provided by the 1950 amendments, since the increase in benefits has served primarily to compensate for the increase in the cost of living after 1939 and not to raise the purchasing value of payments. Compared with earnings, old-age insurance benefits are still too small to provide an inducement to retire for people who can keep on working.

When all these factors are considered, it appears probable that between two-thirds and three-fourths of the old-age insurance beneficiaries currently receiving benefits—men and women combined—are disabled from the standpoint of their ability to work full time at their usual occupations.

The proportion of retirement beneficiaries who are disabled will undoubtedly increase with the years as the average length of time since their entitlement, and consequently their average age, increases. The proportion disabled will also increase if employers change their retirement policies to permit their employees to remain at work as long as possible, since fewer able-bodied persons will be released from their jobs. If there is a serious depression that forces able-bodied men and women aged 65 and over out of the labor market and onto the benefit rolls, the trend toward a mounting disability rate among the retirement beneficiaries will be reversed, because the number receiving benefits will be increased by unemployed beneficiaries who are able to work.

[5] For the next 20 years, workers will continue to qualify for benefits with fewer quarters of coverage than were required under the act before the 1950 amendments, but the effect of the amendments on the disability rate will gradually decrease.

Table 3.—*Status of the old-age and survivors insurance trust fund, by specified period, 1937–51*

[In thousands]

Period	Receipts: Appropriations [1]	Receipts: Interest received	Expenditures: Benefit payments	Expenditures: Administrative expenses	Assets: Net total of U. S. Government securities acquired [2]	Assets: Cash with disbursing officer at end of period	Assets: Credit of fund account at end of period	Assets: Total assets at end of period
Cumulative, January 1937–March 1951	$17,298,750	$1,670,808	$4,405,110	$439,083	$13,777,266	$205,039	$143,061	$14,125,366
Fiscal year:								
1948–49	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,409	11,309,949
1949–50	2,109,902	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
9 months ended:								
March 1949	1,221,139	122,948	442,304	40,233	878,981	67,307	25,163	10,908,231
March 1950	1,527,542	135,176	533,747	42,716	917,244	84,825	163,466	12,396,205
March 1951	2,158,940	153,529	1,029,554	50,161	1,132,444	205,039	143,061	14,125,366
1950								
March	229,491	10,871	63,612	4,585	249,918	84,825	163,466	12,396,205
April	85,657		64,045	4,637	130,000	83,831	51,435	12,413,181
May	274,447		64,701	4,730	58,000	82,073	200,210	12,618,197
June	222,345	121,603	64,774	4,758	308,908	79,928	167,861	12,892,612
July	200,876		64,788	4,519	210,000	88,284	81,074	13,024,181
August	316,310		63,908	6,212	67,000	148,162	200,296	13,270,281
September	185,074	10,871	67,158	5,657	162,918	152,843	155,828	13,393,411
October	181,498		120,928	5,136	130,000	174,825	59,279	13,448,844
November	291,622		127,517	5,361	35,000	184,203	173,644	13,607,588
December	239,131	16,714	136,917	5,249	80,908	188,401	202,217	13,721,266
1951								
January	131,331	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February	373,787		151,700	5,265	82,000	195,393	229,947	14,035,689
March	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366

[1] Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

[2] Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

Source: *Daily Statement of the U. S. Treasury.*

Table 4.—*Status of the unemployment trust fund, by specified period, 1936–51*

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired [1]	Unexpended balance at end of period	State accounts: Deposits	State accounts: Interest credited	State accounts: Withdrawals [5]	State accounts: Balance at end of period	Railroad unemployment insurance account [3]: Deposits	Railroad unemployment insurance account [3]: Interest credited	Railroad unemployment insurance account [3]: Benefit payments	Railroad unemployment insurance account [3]: Balance at end of period [2] [4]
Cumulative, January 1936–March 1951	$7,758,020	$7,738,221	$19,799	$14,557,756	$1,262,369	[5] $8,825,350	$6,994,775	$897,581	$127,723	$437,800	$763,245
Fiscal year:											
1948–49	8,182,417	−160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	70,978	899,687
1949–50	7,437,896	−724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
9 months ended:											
March 1949	8,320,510	−7,040	29,152	736,376	84,381	785,310	7,401,228	55	10,666	50,226	919,283
March 1950	7,453,045	−720,041	34,755	776,435	80,946	1,479,725	6,660,386	6,086	9,964	124,371	792,659
March 1951	7,758,020	323,958	19,799	912,057	76,941	645,794	6,994,775	10,881	8,692	42,653	763,245
1950											
March	7,453,045	−177,007	34,755	13,678	4,158	202,208	6,660,386	2,798	512	15,025	792,659
April	7,342,616	−110,000	34,325	31,449	591	134,775	6,557,652	360	70	8,125	784,964
May	7,476,118	137,000	30,828	280,437	117	141,000	6,697,206	119	14	6,184	778,912
June	7,437,896	−31,027	23,633	10,473	67,392	123,500	6,651,571	3,164	7,972	5,223	786,325
July	7,380,064	−63,000	28,801	35,113	42	89,020	6,597,705	208	5	4,179	782,359
August	7,578,176	210,000	16,913	287,556		84,275	6,800,986	76		5,245	777,190
September	7,530,538	−45,007	14,282	9,322	3,664	59,950	6,754,022	3,399	432	4,504	776,517
October	7,507,116	−28,000	18,860	37,516	188	56,650	6,735,076	10	22	4,508	772,041
November	7,704,302	198,000	18,046	256,760		55,120	6,936,716	101		4,555	767,586
December	7,663,410	−47,027	24,181	21,884	5,823	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,088
March	7,758,020	−40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245

[1] Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

[2] Includes transfers from State accounts to railroad unemployment insurance account amounting to $107,161,000.

[3] Beginning July 1947, includes temporary disability program.

[4] Includes transfers to the account from railroad unemployment insurance administration fund amounting to $80,919,000 and transfers of $12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

[5] Includes withdrawals of $79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury.*

Table 5.—*Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through March of fiscal years 1949–50 and 1950–51*

[In thousands]

State	Fiscal year 1949–50 through March, total	Fiscal year 1950–51 through March: Total	Old-age assistance	Aid to the permanently and totally disabled [1]	Aid to dependent children	Aid to the blind	Unemployment insurance and employment service administration	Maternal and child health services	Services for crippled children	Child welfare services
Total	$1,003,486.7	$1,014,477.3	$622,790.3	$12,545.1	$231,175.2	$18,325.6	$106,480.8	$10,645.9	$7,795.3	$4,718.9
Alabama	18,124.4	19,926.9	11,737.3	1,096.9	4,327.5	240.6	1,546.7	490.2	296.2	191.5
Alaska	1,112.9	932.0	280.0	----------	146.1	(2)	302.9	92.9	69.8	20.2
Arizona	5,921.3	6,917.5	3,792.9	----------	1,983.7	245.3	783.9	83.6	----------	28.3
Arkansas	15,123.4	19,080.5	11,557.2	----------	5,480.7	398.8	948.6	296.9	280.5	108.8
California	112,583.3	114,182.1	75,558.4	----------	24,045.7	2,977.0	11,063.6	260.8	174.5	102.2
Colorado	15,400.0	16,349.1	12,972.3	----------	2,130.3	101.6	868.1	184.0	47.4	45.5
Connecticut	8,499.3	9,116.1	4,922.6	----------	2,049.9	71.1	1,746.0	92.7	187.4	76.5
Delaware	1,047.6	1,058.4	319.0	13.0	310.4	54.1	245.7	60.5	24.0	31.6
District of Columbia	2,150.0	2,712.7	754.2	108.5	1,093.2	70.9	390.0	129.0	142.6	24.3
Florida	27,430.6	25,128.3	14,112.4	----------	8,039.5	720.3	1,798.2	251.9	136.4	60.6
Georgia	21,542.2	22,497.9	14,778.1	----------	4,725.9	451.2	1,673.3	474.3	269.9	125.2
Hawaii	2,360.3	2,308.8	391.9	----------	1,303.4	20.6	365.6	96.2	103.4	27.7
Idaho	4,390.5	4,580.5	2,691.7	57.2	1,026.0	51.2	564.3	93.3	78.3	27.4
Illinois	48,377.6	41,097.0	25,472.5	----------	8,952.8	960.0	5,095.6	299.4	175.8	140.8
Indiana	17,584.8	16,808.5	10,177.5	----------	3,828.7	422.7	1,904.8	298.1	115.2	61.6
Iowa	15,175.2	15,639.9	12,031.0	----------	2,119.1	331.8	835.2	103.1	148.3	71.3
Kansas	13,342.0	14,030.0	10,000.5	615.8	2,076.1	168.2	870.7	116.7	106.6	75.3
Kentucky	16,454.4	20,113.8	10,715.3	----------	6,850.9	398.7	1,258.5	390.3	278.3	221.9
Louisiana	43,831.8	44,851.3	31,322.0	2,248.5	8,877.9	430.1	1,453.0	274.0	155.2	90.7
Maine	5,911.2	6,570.6	3,738.4	----------	1,750.2	171.2	650.7	108.9	95.7	46.4
Maryland	7,874.3	7,929.5	2,683.0	131.7	2,776.8	115.9	1,676.9	262.4	215.9	67.0
Massachusetts	39,307.1	42,037.8	30,120.5	----------	6,346.6	401.4	4,688.0	228.2	211.8	41.2
Michigan	43,639.8	43,086.2	26,074.0	125.0	11,052.1	523.3	4,619.0	296.3	190.0	206.6
Minnesota	18,794.6	18,785.4	13,137.3	----------	3,296.8	296.7	1,589.9	196.3	173.2	95.2
Mississippi	11,337.3	12,574.8	8,391.3	22.9	1,980.4	459.3	1,077.4	300.9	251.4	91.3
Missouri	46,161.9	44,943.3	32,564.2	1,210.8	8,651.2	(3)	1,946.4	178.7	222.3	169.8
Montana	4,645.3	5,343.7	3,168.7	209.1	1,017.0	167.3	611.0	67.7	60.7	42.4
Nebraska	8,007.4	8,137.7	5,752.0	----------	1,420.5	197.5	848.0	70.6	76.8	72.3
Nevada	1,305.9	1,202.7	774.3	----------	(3)	(3)	335.3	48.8	16.9	27.3
New Hampshire	3,048.9	3,219.7	1,802.2	----------	659.4	78.7	524.6	55.7	51.1	48.0
New Jersey	13,215.2	13,711.6	6,444.2	----------	2,520.2	242.2	4,168.9	113.8	162.0	60.3
New Mexico	5,109.2	5,115.6	2,316.8	----------	1,925.7	119.1	538.5	126.6	61.2	27.8
New York	71,850.8	79,063.9	30,869.4	5,240.5	24,101.0	1,116.6	17,176.8	227.6	167.9	163.9
North Carolina	18,200.9	16,577.4	8,478.2	142.6	4,153.4	932.1	1,890.9	517.7	309.3	153.2
North Dakota	3,338.5	3,622.6	2,183.9	----------	798.7	31.7	390.5	93.7	79.0	45.1
Ohio	46,299.2	42,431.7	29,365.2	----------	6,392.8	1,006.8	4,923.4	422.6	187.2	133.7
Oklahoma	36,265.7	33,615.1	24,133.6	----------	7,219.2	669.2	1,132.8	141.8	208.3	110.2
Oregon	9,044.1	9,479.0	6,055.2	----------	1,712.4	107.4	1,373.0	73.1	91.7	66.1
Pennsylvania	49,409.1	45,642.8	19,191.0	----------	17,813.3	(3)	7,953.3	379.3	187.6	118.3
Puerto Rico	656.4	877.4	(3)	----------	(3)	(3)	50.0	396.5	254.1	176.7
Rhode Island	4,728.7	4,386.1	2,134.0	----------	1,160.3	40.7	933.9	35.4	51.2	30.7
South Carolina	10,143.7	9,493.0	5,794.5	333.0	1,249.6	239.0	1,186.3	268.2	228.6	193.8
South Dakota	3,937.6	4,204.1	2,745.5	----------	948.4	50.7	287.5	43.6	66.9	61.5
Tennessee	24,209.5	21,694.0	11,442.1	----------	7,330.3	540.7	1,583.6	413.7	238.2	145.4
Texas	56,861.2	57,011.2	44,641.5	----------	6,274.8	1,459.0	3,852.8	443.4	156.2	183.5
Utah	4,540.5	5,200.9	2,398.6	366.5	1,431.9	55.0	724.1	85.1	99.0	40.8
Vermont	2,524.2	2,394.7	1,447.6	----------	368.7	41.9	337.8	80.6	67.2	50.9
Virgin Islands	120.3	160.4	23.4	.5	8.8	2.1	(3)	50.9	37.8	36.9
Virginia	6,809.0	8,142.0	3,162.8	284.9	2,765.5	304.0	975.2	292.9	210.4	146.2
Washington	24,063.3	27,292.8	20,192.8	----------	4,332.8	224.0	2,234.1	153.7	119.5	35.9
West Virginia	10,965.9	12,721.4	4,675.9	72.2	6,373.5	209.9	832.5	256.0	215.3	86.1
Wisconsin	18,900.5	18,471.7	12,101.3	207.6	3,697.9	371.1	1,615.8	90.3	210.6	177.1
Wyoming	1,807.9	1,996.2	1,200.2	57.9	277.4	27.6	328.2	37.3	31.4	36.2

[1] States for which no grant is shown either had no approved plan or State plan was approved too late to receive grant during this period.

[2] Does not administer aid to the blind.

[3] No plan approved by the Social Security Administration.

Source: Treasury Department, Bureau of Accounts.

Table 6.—*Old-age and survivors insurance: Monthly benefits [1] in current-payment status [2] at the end of the month, by type of benefit and by month, March 1950–March 1951, and monthly benefits awarded by type of benefit, March 1951*

[Amounts in thousands; data corrected to Apr. 23, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1950														
March	2,861,536	$58,956.6	1,351,985	$35,380.8	409,330	$5,671.9	655,558	$8,673.6	276,050	$5,764.9	154,884	$3,275.7	13,729	$189.7
April	2,888,715	59,638.4	1,365,504	35,807.4	413,456	5,741.3	659,584	8,736.3	280,890	5,871.7	155,432	3,290.2	13,849	191.5
May	2,911,562	60,195.6	1,375,882	36,128.7	416,365	5,791.5	663,610	8,799.1	285,753	5,978.4	155,957	3,304.3	13,995	193.6
June	2,930,357	60,681.5	1,384,823	36,415.8	419,123	5,840.0	665,351	8,828.7	290,307	6,079.8	156,664	3,322.2	14,089	194.9
July	2,946,096	61,124.8	1,394,920	36,734.7	422,448	5,896.3	663,858	8,810.3	293,915	6,159.8	156,792	3,327.6	14,163	196.1
August [3]	2,967,055	61,640.7	1,405,592	37,051.6	425,604	5,949.9	666,102	8,845.8	297,999	6,252.0	157,503	3,343.7	14,255	197.6
September	3,026,332	114,015.1	1,444,772	67,353.8	436,624	10,696.5	669,716	18,780.4	302,435	11,077.3	158,391	5,578.4	14,394	528.8
October	3,182,342	118,352.9	1,563,318	70,955.8	459,990	11,113.8	676,758	18,929.3	305,790	11,199.9	162,066	5,624.2	14,420	529.9
November	3,346,167	122,926.5	1,681,370	74,621.1	486,238	11,581.5	688,119	19,144.2	309,840	11,336.1	166,111	5,711.6	14,489	532.0
December	3,477,243	126,856.5	1,770,984	77,678.3	506,350	11,994.9	699,653	19,364.9	314,148	11,479.9	169,438	5,800.8	14,670	537.8
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,138	19,699.2	319,472	11,663.7	173,354	5,912.6	14,877	545.5
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,566	20,032.5	325,514	11,870.8	176,156	5,998.8	15,133	554.7
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,197	20,417.1	332,496	12,112.5	179,877	6,100.9	15,544	569.6
Monthly benefits awarded in March 1951	148,072	4,734.0	80,898	3,047.1	24,778	509.1	24,511	569.0	9,021	315.6	8,290	272.2	574	21.1

[1] Effective Sept. 1, 1950, under the Social Security Act Amendments of 1950: (1) husband's and widower's insurance benefits became payable; (2) the terms "primary insurance benefit" and "widow's current insurance benefit" were changed to "old-age insurance benefit" and "mother's insurance benefit," respectively.

[2] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[3] Partly estimated.

Table 7.—*Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–51*

[Corrected to Apr. 26, 1951]

Year and quarter [1]	Monthly benefits [2]							Lump-sum awards [3]	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,902
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,685	52,377
April–June	154,525	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,284	60,873	22,570	28,070	13,725	10,377	669	48,484	45,746
1949									
January–March	166,848	80,174	28,590	30,158	16,120	11,163	643	54,576	51,989
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
1951									
January–March	436,754	248,230	76,352	65,400	23,842	21,667	1,263	108,804	105,365

[1] Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–46, in the *Bulletin* for February 1949, p. 29; and for 1947 in the *Bulletin* for March 1950, p. 22.

[2] Effective Sept. 1, 1950, under the Social Security Act Amendments of 1950: (1) husband's and widower's insurance benefits became payable; (2) the terms "primary insurance benefit" and "widow's current insurance benefit" were changed to "old-age insurance benefit" and "mother's insurance benefit," respectively.

[3] Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after Aug. 1950.

Table 8.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, March 1951*

[Corrected to Apr. 23, 1951]

Region and State	Nonfarm placements	Initial claims [1]		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under all programs [4]
						All types of unemployment [2]			Total unemployment		
		Total	Women	Total	Women	Weeks compensated	Benefits paid [3]	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total, 52 States	512,671	703,451	[5] 267,000	3,996,114	[5] 1,540,000	3,551,816	$71,584,262	807,231	3,316,846	$20.67	941,527
Region I:											
Connecticut	8,440	8,827	4,836	44,386	20,161	38,266	750,114	8,697	36,230	20.10	9,501
Maine	2,083	3,607	1,411	27,494	10,152	25,127	382,374	5,711	23,122	15.64	6,257
Massachusetts	16,246	35,495	17,230	155,476	55,396	138,408	3,140,429	31,456	126,560	23.76	35,659
New Hampshire	1,831	5,229	2,505	17,154	7,529	15,948	269,572	3,623	13,749	18.19	4,256
Rhode Island	2,378	8,351	4,706	43,211	22,468	38,111	817,324	8,661	36,449	21.95	9,639
Vermont	714	628	197	4,606	1,546	4,604	85,154	1,046	4,130	19.26	1,043
Region II:											
New Jersey	11,736	34,546	18,530	157,170	69,717	151,732	3,274,046	34,484	139,467	22.43	36,142
New York	65,236	177,337	(6)	705,903	(6)	616,236	14,003,310	140,052	597,181	22.72	163,437
Puerto Rico	538										
Region III:											
Delaware	1,222	871	398	4,973	1,198	4,748	88,108	1,079	4,371	19.11	1,095
Pennsylvania	22,593	81,250	19,757	297,880	89,870	241,066	4,915,440	54,787	228,671	20.80	69,047
Region IV:											
District of Columbia	3,684	1,450	464	12,676	4,660	12,091	216,812	2,748	11,913	17.98	2,731
Maryland	6,477	7,485	3,452	35,603	14,217	35,730	633,865	8,120	29,963	19.05	8,378
North Carolina	11,576	9,231	5,872	70,859	44,845	63,596	842,963	14,453	60,365	13.44	17,596
Virginia	7,631	4,587	1,896	29,681	13,057	27,084	401,620	6,155	25,079	15.27	6,694
West Virginia	2,628	5,780	710	49,054	9,064	45,305	766,504	10,296	40,958	17.53	11,250
Region V:											
Alabama	12,468	8,766	1,876	60,948	16,233	50,213	769,381	11,412	47,914	15.50	14,015
Florida	16,009	6,259	2,338	32,886	12,986	17,529	239,208	3,984	16,708	13.88	7,545
Georgia	10,558	5,233	2,649	41,078	24,430	37,281	559,324	8,473	35,192	15.26	10,538
Mississippi	8,090	4,382	1,108	36,070	8,646	31,610	453,841	7,184	29,340	14.68	8,289
South Carolina	7,255	4,472	1,624	29,721	13,944	27,943	468,666	6,351	26,496	17.17	7,268
Tennessee	10,115	8,025	3,325	94,884	35,582	82,634	1,182,878	18,780	78,444	14.52	21,916
Region VI:											
Kentucky	2,701	8,805	2,664	66,977	16,362	59,112	970,045	13,434	56,896	16.60	15,808
Michigan	12,912	19,410	6,033	132,039	48,207	113,585	2,659,050	25,814	109,407	23.86	29,900
Ohio	29,057	21,147	7,952	138,414	56,025	124,680	2,626,296	28,336	115,010	21.69	30,087
Region VII:											
Illinois	18,962	36,791	14,109	235,101	86,804	201,188	4,258,797	45,724	167,879	23.07	52,752
Indiana	9,352	10,806	3,673	51,024	20,907	48,069	815,767	10,925	44,662	17.56	11,413
Wisconsin	8,563	6,340	2,235	44,930	15,142	37,241	802,212	8,464	34,219	21.91	9,947
Region VIII:											
Minnesota	8,781	6,209	1,626	82,221	21,208	84,697	1,472,213	19,249	79,989	17.73	20,726
Montana	1,692	2,124	482	31,054	6,890	32,284	582,897	7,337	32,284	18.06	6,989
North Dakota	1,208	697	123	12,749	1,871	15,002	304,921	3,410	13,792	20.74	3,198
South Dakota	1,295	588	168	9,429	1,667	9,806	174,196	2,229	9,204	18.06	2,111
Region IX:											
Iowa	7,543	2,679	1,014	27,892	9,169	26,443	480,145	6,010	24,083	18.75	6,276
Kansas	7,949	2,975	862	23,747	6,669	25,123	508,365	5,710	22,809	20.93	4,921
Missouri	13,142	12,098	5,095	91,633	37,239	70,539	1,137,092	16,031	64,789	16.79	20,359
Nebraska	5,232	1,416	511	17,552	3,841	17,671	321,476	4,016	16,951	18.57	3,767
Region X:											
Arkansas	9,826	4,862	1,179	43,878	9,828	34,983	553,433	7,951	32,317	16.64	9,577
Louisiana	7,629	10,606	1,966	87,635	19,678	73,424	1,472,494	16,687	67,942	20.69	19,719
Oklahoma	14,088	5,439	1,377	49,364	13,949	47,231	845,682	10,734	44,376	18.33	10,781
Texas	44,895	7,484	2,370	51,292	16,870	40,294	631,191	9,158	37,778	16.00	12,658
Region XI:											
Colorado	4,729	1,695	437	10,947	3,347	9,859	191,003	2,241	8,822	19.80	2,334
New Mexico	4,798	1,519	270	11,139	2,122	8,201	142,178	1,864	7,865	17.06	2,103
Utah	3,772	2,121	659	16,787	6,425	15,063	348,260	3,423	13,700	23.85	3,819
Wyoming	986	805	182	6,745	1,662	7,643	181,983	1,737	6,748	24.89	1,472
Region XII:											
Arizona	3,921	2,346	638	11,560	4,028	6,885	141,380	1,565	6,452	20.93	2,615
California	40,543	74,434	28,705	544,859	271,355	502,349	10,869,730	114,169	465,704	22.25	123,827
Hawaii	922	1,211	487	10,682	5,575	11,047	179,423	2,511	7,758	19.44	(7)
Nevada	2,026	1,039	314	7,471	2,760	8,541	202,044	1,941	7,991	24.22	1,657
Region XIII:											
Alaska	695	670	170	5,923	1,570	11,008	280,394	2,500	10,633	25.60	(7)
Idaho	2,413	1,635	316	20,950	3,638	18,839	356,258	4,282	18,119	19.15	4,481
Oregon	5,811	13,993	1,653	84,584	19,633	78,086	1,631,450	17,747	73,730	21.42	18,397
Washington	7,750	19,597	2,813	115,823	31,860	107,636	2,182,957	24,462	102,685	20.59	25,504

[1] Excludes transitional claims.
[2] Total, part-total, and partial.
[3] Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.
[4] Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.
[5] Includes estimate for New York.
[6] Data not received.
[7] Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—*Public assistance in the United States, by month, March 1950–March 1951* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children: Families	Aid to dependent children: Recipients, Total [2]	Aid to dependent children: Recipients, Children	Aid to the blind	Aid to the permanently and totally disabled [3]	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled [3]	General assistance
	Number of recipients								Percentage change from previous month					
1950														
March		2,760,379	634,676		1,612,478	94,062		652,000		[4]	+2.0	+0.5		+4.1
April		2,768,093	641,875		1,628,882	94,453		605,000		+0.3	+1.1	+.4		−7.1
May		2,781,696	650,910		1,651,216	94,958		568,000		+.5	+1.4	+.5		−6.2
June		2,790,068	654,217		1,659,766	95,418		525,000		+.3	+.5	+.5		−7.6
July		2,796,769	653,491		1,657,706	95,857		499,000		+.2	−.1	+.5		−4.9
August		2,805,011	655,583		1,663,489	96,255		485,000		+.3	+.3	+.4		−2.8
September		2,809,537	653,693		1,661,004	96,619		469,000		+.2	−.3	+.4		−3.2
October		2,781,617	643,454	2,205,468	1,637,858	96,642	68,676	391,000		−1.0	−1.6	[4]		−16.7
November		2,776,670	638,115	2,188,866	1,624,545	96,941	71,889	385,000		−.2	−.8	+.3	+4.7	−1.5
December		2,769,229	639,652	2,195,312	1,632,236	96,910	79,805	395,000		−.3	+.2	[4]	+11.0	+2.7
1951														
January		2,766,678	641,374	2,203,638	1,639,019	95,504	70,745	419,000		−.1	+.3	−1.5	−11.4	+6.0
February		2,760,119	640,378	2,201,156	1,637,182	95,492	74,542	415,000		−.2	−.2	[4]	+5.4	−1.0
March		2,753,833	639,743	2,199,616	1,636,347	95,324	79,978	406,000		−.2	−.1	−.2	+7.3	−2.1
	Amount of assistance								Percentage change from previous month					
1950														
March	$205,303,492	$121,284,952		$46,514,197		$4,345,343		$33,159,000	+1.1	−0.9	+1.9	+0.6		+7.5
April	201,107,272	120,930,268		46,362,127		4,318,877		29,496,000	−2.0	−.3	−.3	−.6		−11.0
May	199,220,835	122,474,273		45,946,514		4,364,048		26,436,000	−.9	+1.3	−.9	+1.0		−10.4
June	196,950,648	122,350,620		46,034,991		4,394,028		24,171,000	−1.1	−.1	+.2	+.7		−8.6
July	194,692,114	121,785,828		45,843,007		4,390,279		22,673,000	−1.1	−.5	−.4	−.1		−6.2
August	195,100,237	122,687,714		45,956,225		4,412,298		22,044,000	+.2	+.7	+.2	+.5		−2.8
September	194,566,185	123,028,606		46,021,238		4,435,341		21,081,000	−.3	+.3	+.1	+.5		−4.4
October	191,990,114	120,994,186		45,722,103		4,458,814	$2,983,011	17,832,000	−1.3	−1.7	−.6	+.5		−15.4
November	192,452,695	120,846,876		46,133,356		4,468,654	3,278,809	17,725,000	+.2	−.1	+.9	+.2	+9.9	−.6
December	193,100,252	119,942,390		46,442,534		4,476,645	3,825,683	18,422,000	+.3	−.7	+.7	+.2	+16.7	+3.9
1951														
January	194,688,249	119,966,838		47,239,397		4,434,374	3,170,640	19,877,000	+.8	[5]	+1.7	−.9	−17.1	+7.6
February	194,152,793	118,994,560		47,750,338		4,449,900	3,382,995	19,566,000	−.3	−.8	+1.1	+.4	+6.7	−1.6
March	194,253,678	118,811,471		47,988,570		4,450,365	3,596,272	19,407,000	+.1	−.2	+.5	[5]	+6.3	−.8

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act, and Puerto Rico and the Virgin Islands, for which data are not available for March 1951. All data subject to revision.

[2] Beginning October 1950, includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

[3] Program initiated in October 1950 under Public Law 734.

[4] Decrease of less than 0.05 percent.

[5] Increase of less than 0.05 percent.

MIGRATORY LABOR

(*Continued from page 2*)

job rights, and employee-employer relations; (b) more orderly methods of bringing men and employment together, more effective use of the local labor supply, more continuous employment for the workers, and a stable labor supply for farm employers; (c) improved housing; (d) minimum wage for agricultural workers."

Specific recommendations were made to improve social, economic, health, and educational conditions among the migratory workers. It is proposed that unemployment insurance be extended to cover agricultural workers and that migratory as well as other agricultural workers be covered under old-age and survivors insurance. Under another proposal the Federal Government would provide matching grants to States for general assistance and for medical care for recipients of public assistance, on the condition that no needy person be denied assistance because he lacks legal residence status; the U.S. Employment Service would not be able to make interstate referrals of migratory farm workers unless the representative of the State requesting the labor gave written evidence that neither the State nor the counties concerned would deny medical care to needy workers on the grounds of nonresidence. The Public Health Service Act would be amended to provide matching grants to States to conduct health programs and health clinics among migratory farm laborers.

Table 10.—*Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1951* [1]

State [2]	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Conn.	$199,060	$72,293	$2,058	(3)	(4)
Del.		243		$3	(4)
Ill.	407,539	30,191	10,540	190	$444,953
Ind.	277,168	60,107	845	(3)	144,876
Iowa				(3)	141,535
Kans.	96,715	26,188	1,756	11,817	57,637
Maine				(3)	45,465
Mich.					66,075
Minn.	312,399	20,523	360	(3)	(4)
Mont.					120,029
Nebr.	121,087	9,236	480	(3)	(4)
Nev.				(3)	2,676
N. H.	60,377	19,229	2,011	(3)	(4)
N. J.		9,225		(3)	97,001
N. Y.	675,281	325,595	28,411	130,857	(4)
N. Dak.	15,498	1,858	288		24,442
Ohio	154,039	13,677	4,318	241	378,141
Oreg.					151,880
R. I.				(3)	35,399
S. Dak.				(3)	61,877
Va.					3,607
Wis.	311,766	74,961	6,531	7,296	105,039

[1] For January data excluding vendor payments for medical care, see the *Bulletin*, April 1951.
[2] Excludes States that either made no vendor payments for medical care for January or did not report such payments.
[3] No program for aid to the permanently and totally disabled in January.
[4] Data not available.

Table 11.—*Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, January 1951* [1]

State [2]	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled		General assistance	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	$70.20	$10.00	$120.75	$13.00	$69.80	$7.00	(3)	(3)	(4)	(4)
Del.			71.37	.35			$42.93	$0.05	(4)	(4)
Ill.	46.45	3.37	97.35	1.28	49.65	2.46	43.45	.81	$57.28	$11.06
Ind.	40.29	5.35	70.31	5.36	39.32	.46	(3)	(3)	[5] 31.37	[5] 12.78
Kans.	51.26	2.46	85.48	4.99	53.00	2.63	50.88	4.63	52.21	16.99
Mich.									42.30	2.44
Minn.	50.65	5.62	93.09	2.61	57.14	.32	(3)	(3)	(4)	(4)
Nebr.	48.27	5.20	84.29	2.61	57.59	.65	(3)	(3)	(4)	(4)
Nev.							(3)	(3)	19.25	3.74
N. H.	54.14	8.11	117.74	11.61	56.65	6.32	(3)	(3)	(4)	(4)
N. J.			93.26	1.72			(3)	(3)	[5] 56.93	[5] 9.88
N. Y.	59.40	5.69	111.99	5.79	67.80	6.99	62.84	5.13	(4)	(4)
N. Dak.	51.04	1.69	103.72	1.02	60.52	2.64			67.76	26.25
Ohio	46.00	1.26	78.38	.93	46.59	1.11	43.60	.26	(6)	(6)
Oreg.									57.82	17.02
R. I.							(3)	(3)	63.53	6.50
Va.									23.95	.99
Wis.	48.26	5.94	107.65	8.41	52.53	4.72	71.82	9.55	[7] 59.53	[7] 14.29

[1] For January data excluding vendor payments for medical care, see the *Bulletin*, April 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both.
[2] Excludes States that made no vendor payments for medical care for January or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.
[3] No program for aid to the permanently and totally disabled.
[4] Data on vendor payments for medical care not available.
[5] Based on figures that include cases receiving burial only and total payments for these services.
[6] Not computed because count of cases believed to be incomplete.
[7] Based on figures that include cases receiving burial only.

RECENT PUBLICATIONS

(*Continued from page* 21)

Special Reference to Costs of Maternity Care in New York City." *American Journal of Public Health and the Nation's Health*, New York, Vol. 41, Apr. 1951, pp. 410–416. 70 cents.

SHOTWELL, LOUISA R. "On Behalf of Young Migrants." *Survey*, New York, Vol. 87, Apr. 1951, pp. 162–164. . 50 cents.

Tells what New York State is doing for the children of migrant farm workers.

STOLZ, LOIS M. "The Effect of Mobilization and War on Children." *Social Casework*, New York, Vol. 32, Apr. 1951, pp. 143–149. 40 cents.

Health and Medical Care

AMERICAN MEDICAL ASSOCIATION. COUNCIL OF MEDICAL SERVICE. *Voluntary Prepayment Medical Care Plans.* (Rev. ed.) Chicago: The Association, 1950. 137 pp. (Charts and graphs in accompanying pamphlet.)

BAEHR, GEORGE, and DEARDORFF, NEVA R. "What the Health Insurance Plan of Greater New York Offers to Older Persons." *Public Welfare*, Chicago, Vol. 9, Mar. 1951, pp. 61–65 ff. 60 cents.

KLEM, MARGARET C.; MCKIEVER, MARGARET F.; and LEAR, WALTER J. *Industrial Health and Medical Programs.* (Public Health Service Publication No. 15.) Washington: U. S. Govt. Print. Off., 1951. 397 pp. $1.

A compilation of statements, tables, and charts selected from publications dealing with the broad subject of industrial health. "The initial three sections provide background information about industry, the working population, the health of the worker, and the historical developments of the field of industrial health. The next three sections describe plant health and medical services . . . The two final sections concern other health and medical programs for industrial workers including general information on prepayment medical care plans, governmental industrial hygiene services, State disability insurance programs, and professional, research, and educational organizations engaged in industrial health activities."

PRINCETON. UNIVERSITY. INDUSTRIAL RELATIONS SECTION. *Recent Developments in State Temporary Disability Insurance Legislation.* (Selected References No. 38.) Princeton, N. J.: The Section, Mar. 1951. 4 pp.

An annotated bibliography.

Table 12.—*Old-age assistance: Recipients and payments to recipients, by State, March 1951*[1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from February 1951 in—: Number	February 1951 in—: Amount	Percentage change from March 1950 in—: Number	March 1950 in—: Amount
Total[2]	2,753,833	$118,811,471	$43.14	−0.2	−0.2	−0.2	−2.0
Ala	81,379	1,672,496	20.55	(3)	(3)	+2.8	+3.0
Alaska	1,604	90,839	56.63	+.6	+8.1	+2.6	−1.6
Ariz	14,557	755,759	51.92	−.1	−.2	+12.8	+11.1
Ark	68,550	1,770,757	25.83	−.5	−.6	+8.4	+9.8
Calif	273,728	18,423,942	67.31	−.1	−.4	+3.5	−1.2
Colo.[2]	51,933	3,472,275	66.86	+.2	−.1	+3.6	+5.4
Conn	19,917	1,195,118	60.00	−.3	−.3	+4.1	+3.1
Del	1,580	45,421	28.75	−.8	−.6	−5.0	−4.7
D. C	2,825	126,954	44.94	−.6	−.4	+.2	+5.6
Fla	69,478	2,698,417	38.84	+.1	−.1	+2.0	−2.1
Ga	102,033	2,444,564	23.96	(3)	+.3	+3.4	+7.0
Hawaii	2,281	76,721	33.63	−.5	−.1	−5.2	−2.0
Idaho	11,440	532,078	46.51	−.1	−.1	+.1	−1.0
Ill	117,593	5,177,822	44.03	−.7	−.5	−7.8	+.1
Ind	50,255	1,786,504	35.55	−.7	−.5	−3.5	−4.6
Iowa	49,046	2,428,573	49.52	(3)	+.2	−.6	+.2
Kans	38,929	1,909,693	49.06	−.2	−.1	−.1	−2.8
Ky	67,192	1,383,220	20.59	−.1	(3)	+7.4	+6.2
La	118,304	5,518,923	46.65	−.2	−.3	−3.6	−4.9
Maine	15,264	654,823	42.90	−.3	−.3	+3.1	+1.4
Md	11,682	440,189	37.68	+.1	+.7	−2.7	−1.0
Mass	101,964	6,300,508	61.79	−.1	−.3	+1.6	−3.9
Mich	97,288	4,490,912	46.16	−.1	+.7	−2.6	−4.0
Minn	55,187	2,357,022	42.71	−.3	−1.0	−1.2	−14.4
Miss	60,296	1,107,580	18.37	−1.0	−1.1	−3.9	−7.5
Mo	131,892	5,702,683	43.24	−.3	−.4	+1.5	+1.1
Mont	11,827	634,926	53.68	+.2	(3)	+.5	+1.5
Nebr	22,906	994,408	43.41	−.6	−.4	−4.3	−5.1
Nev	2,755	143,296	52.01	+1.0	+1.1	+7.1	+3.0
N. H	7,372	339,448	46.05	−.6	−.3	−.2	+4.1
N. J	23,611	1,133,757	48.02	−.6	−.5	−2.9	−4.9
N. Mex	10,536	404,835	38.42	+.6	+.7	+4.3	+11.8
N. Y	116,730	6,365,229	54.53	−.1	(4)	−3.4	+.2
N. C	61,411	1,363,311	22.20	−.1	(3)	+3.3	+4.9
N. Dak	9,096	455,235	50.05	+.3	−.4	+1.6	+6.2
Ohio	121,045	5,395,343	44.57	−.5	−.6	−4.4	−8.1
Okla	99,132	4,472,442	45.12	−.2	−.3	−1.9	−7.0
Oreg	23,469	1,267,760	54.02	−.3	+4.0	−.3	+1.1
Pa	82,467	3,179,164	38.55	−.6	−1.0	−12.4	−15.3
R. I	9,884	444,430	44.96	−.7	−.9	−3.9	−6.4
S. C	42,181	1,050,475	24.90	+.1	+.5	+3.3	+7.8
S. Dak	12,237	491,486	40.16	+.1	+1.2	+.4	+3.4
Tenn	65,942	1,961,885	29.75	−.2	−.8	+3.7	−.8
Tex	223,749	7,316,272	32.70	−.1	−.2	+.7	−3.5
Utah	9,900	462,310	46.70	+.1	+2.4	−2.8	+.4
Vt	6,940	250,516	36.10	−.4	+.1	+2.8	+5.7
Va	19,680	428,813	21.79	(3)	+.3	+2.2	+4.5
Wash	71,634	4,519,401	63.09	−.3	+1.0	−1.2	−2.4
W. Va	26,454	697,983	26.38	−.7	−.7	−1.2	−4.2
Wis	52,291	2,228,447	42.62	(3)	+.4	−.4	−1.2
Wyo	4,387	246,506	56.19	(3)	−.4	+2.6	+4.5
P. R.[5]	16,995	130,100	7.66	+.4	+2.0		

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

[2] Includes 4,050 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation. Excludes Puerto Rico and the Virgin Islands, for which March data are not available.

[3] Decrease of less than 0.05 percent.

[4] Increase of less than 0.05 percent.

[5] Represents data for February 1951.

Table 13.—*Aid to the blind: Recipients and payments to recipients, by State, March 1951*[1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from February 1951 in—: Number	February 1951 in—: Amount	Percentage change from March 1950 in—: Number	March 1950 in—: Amount
Total[2]	95,324	$4,450,365	$46.69	−0.2	(3)	+1.3	+2.4
Total, 47 States[4]	77,156	3,729,871	48.34	−.1	+0.2	+1.9	+3.2
Ala	1,561	34,434	22.06	+.1	+.3	+10.2	+6.8
Ariz	889	52,067	58.57	−.8	−.9	+8.7	+3.2
Ark	2,036	63,197	31.04	−.3	−.1	+8.0	+11.7
Calif.[2]	11,060	907,380	82.04	−.2	−.1	+9.7	+8.8
Colo	372	22,117	59.45	0	+.3	−4.9	+1.0
Conn	304	19,015	62.55	+2.7	+2.8	+23.6	+25.8
Del	201	8,880	44.18	+1.0	+.2	+11.0	+19.8
D. C	262	12,711	48.52	+1.6	+1.7	−.8	+0.5
Fla	3,316	141,581	42.70	−.1	(5)	+1.7	+1.2
Ga	2,854	82,082	28.76	+.6	+1.1	+8.1	+13.5
Hawaii	114	4,233	37.13	+.9	−1.1	+6.5	+6.2
Idaho	210	11,262	53.63	+1.0	+1.6	−.9	+4.0
Ill	4,212	201,711	47.89	−.8	−.6	−5.7	−.3
Ind	1,827	70,625	38.66	−.6	−.5	−2.2	−1.1
Iowa	1,256	[6] 72,461	57.69	+.2	+.5	+4.1	+11.2
Kans	667	34,242	51.34	+.3	+.9	−11.9	−13.2
Ky	2,462	54,562	22.16	(5)	+.3	+12.8	+13.1
La	1,873	81,879	43.72	+.2	−.1	+3.4	+5.4
Maine	658	29,930	45.49	−.3	(5)	−.5	+2.5
Md	480	20,019	41.71	−.8	−.3	+.4	+2.6
Mass	1,540	105,765	68.68	+.7	+1.0	+3.4	+8.5
Mich	1,858	96,260	51.81	+.2	+.9	+.9	+2.8
Minn	1,136	64,512	56.79	−.2	+1.7	+4.3	+2.8
Miss	2,787	65,303	23.43	−.5	−.7	+2.4	−9.4
Mo	*2,786*	[7] *111,440*	[7] *40.00*	*−.5*	*−.5*	*−1.5*	*−1.5*
Mont	529	31,627	59.79	−.2	−.3	+1.0	+5.1
Nebr	737	43,131	58.52	+.7	+2.8	+9.7	+16.4
Nev	*34*	*1,933*	(8)	(8)	(8)	(8)	(8)
N. H	322	16,023	49.76	+.6	−.5	0	+5.2
N. J	772	41,690	54.00	−.6	−1.0	+4.0	+3.7
N. Mex	521	19,194	36.84	−.2	−.1	+7.4	+10.9
N. Y	4,016	249,848	62.21	(5)	+.2	+2.2	+9.0
N. C	4,340	149,027	34.34	+.1	+.5	+8.7	+10.7
N. Dak	112	6,373	56.90	+2.8	+3.2	−1.8	+13.8
Ohio	3,888	183,186	47.12	0	+4.0	+1.7	+6.0
Okla	2,666	127,559	47.85	+.1	+.3	−2.3	−11.9
Oreg	399	26,524	66.48	+1.0	+5.5	+2.6	+15.9
Pa	*15,348*	*607,121*	*39.56*	*−.6*	*−1.0*	*−.7*	*−1.7*
R. I	185	10,091	54.55	−1.6	−1.9	+8.8	+13.0
S. C	1,569	42,483	27.08	−.4	−.4	+4.9	−6.9
S. Dak	221	8,400	38.01	+.5	+2.2	+1.4	+7.5
Tenn	2,709	102,234	37.74	+.1	−.1	+7.6	+7.5
Tex	4,895	181,030	36.98	−.4	−3.4	−22.7	−25.7
Utah	210	10,686	50.89	+2.4	+5.1	+1.4	+4.4
Vt	184	7,287	39.60	−.5	−.4	−1.6	+.9
Va	1,536	45,909	29.89	+.5	+.8	+1.9	+4.6
Wash.[2]	843	64,641	76.68	−.4	+.3	+4.7	+2.3
W. Va	1,076	33,487	31.12	−.3	−.5	+5.6	+5.7
Wis	1,387	67,568	48.72	+.1	+.6	−.5	+4.1
Wyo	104	5,636	54.19	−6.3	−8.6	(8)	(8)
P.R.[9]	525	3,845	7.32	+3.1	+.7		

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. Data exclude program in Connecticut administered without Federal participation concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. Totals exclude Puerto Rico and the Virgin Islands, for which March data are not available. All data subject to revision.

[2] Includes 597 recipients of aid to the partially self-supporting blind in California and 18 in Washington and payments to these recipients. Such payments are made without Federal participation.

[3] Increase of less than 0.05 percent.

[4] States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

[5] Decrease of less than 0.05 percent.

[6] Excludes cost of medical care, for which payments are made to recipients quarterly.

[7] Represents statutory monthly pension of $40 per recipient; excludes payment for other than a month.

[8] Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

[9] Represents data for February 1951; not included in totals.

Table 14.—*Aid to dependent children: Recipients and payments to recipients, by State, March 1951* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients: Total [2]	Number of recipients: Children	Payments to recipients: Total amount	Payments to recipients: Average per— Family	Payments to recipients: Average per— Recipient	Percentage change from— February 1951 in— Number of families	Percentage change from— February 1951 in— Amount	Percentage change from— March 1950 in— Number of families	Percentage change from— March 1950 in— Amount
Total	639,743	[3] 2,199,616	1,636,347	$47,988,570	$75.01	[3] $21.82	−0.1	+0.5	+0.8	+3.2
Total, 50 States [4]	639,716	[3] 2,199,522	1,636,280	47,987,521	75.01	[3] 21.82	−.1	+.5	+.8	+3.2
Alabama	18,933	[3] 66,280	52,459	636,322	33.61	[3] 9.60	+.4	+.5	+14.0	+15.9
Alaska	660	2,133	1,546	46,026	69.74	21.58	+2.0	+2.6	+9.3	+38.2
Arizona	4,272	16,152	12,112	384,607	90.03	23.81	+.4	−.3	+12.3	+16.5
Arkansas	18,376	62,534	47,869	766,571	41.72	12.26	−1.2	−1.2	+20.6	+19.6
California	56,933	175,796	130,645	6,305,827	110.76	35.87	+.4	+2.6	+33.5	+31.3
Colorado	5,615	20,620	15,492	519,465	92.51	25.19	+.4	+.9	−.4	+8.2
Connecticut	5,595	18,241	13,150	601,395	107.49	32.97	−.1	+.5	+18.8	+16.9
Delaware	692	2,684	2,051	50,142	72.46	18.68	+.6	+1.2	+8.1	+9.2
District of Columbia	2,160	8,594	6,577	197,318	91.35	22.96	+.4	+.3	+5.5	+18.9
Florida	29,023	94,784	70,855	1,448,105	49.90	15.28	+.3	+.3	+11.1	+10.6
Georgia	18,386	60,475	46,674	853,470	46.42	14.11	+2.3	+2.2	+31.4	+34.3
Hawaii	3,617	13,732	10,555	319,996	88.47	23.30	−2.0	−2.5	−2.1	−.8
Idaho	2,523	8,673	6,357	263,654	104.50	30.40	+.3	−.1	−1.1	+5.4
Illinois	23,627	82,828	61,241	2,317,618	98.09	27.98	(5)	+.2	−7.1	+2.2
Indiana	10,839	35,550	26,193	716,152	66.07	20.14	−1.7	−1.1	−3.3	−2.9
Iowa	5,233	18,347	13,657	[6] 510,104	97.48	27.80	+.9	+.7	+3.0	+30.3
Kansas	5,132	17,949	13,466	420,541	81.94	23.43	−.7	−.3	−10.0	−13.2
Kentucky	23,949	83,736	61,440	894,280	37.34	10.68	(7)	+.2	+21.0	+19.0
Louisiana	25,845	92,330	68,092	1,277,818	49.44	13.84	−2.6	−3.2	−14.9	−28.6
Maine	4,553	15,943	11,638	339,750	74.62	21.31	+1.6	+1.9	+20.6	+38.0
Maryland	6,372	24,518	18,628	505,998	79.41	20.64	+.5	+1.0	−.6	−1.8
Massachusetts	13,418	44,234	32,405	1,491,411	111.15	33.72	−.2	+.2	+1.3	−1.9
Michigan	25,609	82,829	58,867	2,297,578	89.72	27.74	−.3	+1.1	−7.4	−6.3
Minnesota	7,911	26,871	20,245	720,321	91.05	26.81	−.1	+.4	−.4	−1.2
Mississippi	10,726	[3] 40,131	30,692	199,856	18.63	[3] 4.98	−.6	+.1	+1.1	−30.1
Missouri	24,472	82,669	60,560	1,272,108	51.98	15.39	−1.4	−1.6	−5.0	−6.2
Montana	2,464	8,545	6,281	212,321	86.17	24.85	+.6	+.8	−1.8	+1.4
Nebraska	3,498	11,282	8,367	286,127	81.80	25.36	−.7	−.8	−4.9	−6.6
Nevada	*27*	*94*	*67*	*1,049*	(8)	(8)	(8)	(8)	(8)	(8)
New Hampshire	1,659	5,646	4,118	174,547	105.21	30.92	−1.0	−1.6	+3.0	+19.3
New Jersey	5,291	17,819	13,419	492,610	93.10	27.65	0	+.3	−4.1	+4.1
New Mexico	5,521	19,116	14,455	330,785	59.91	17.30	+.9	+1.3	+5.6	+21.2
New York	55,499	184,848	131,681	6,092,822	109.78	32.96	+.2	+.9	−6.2	−.3
North Carolina	16,309	[3] 59,456	45,593	732,292	44.90	[3] 12.32	+.8	+1.5	+12.3	+16.3
North Dakota	1,880	6,801	5,135	197,113	104.85	28.98	+2.4	+2.5	+1.8	+3.8
Ohio [9]	14,852	54,034	40,425	1,141,104	76.83	21.12	+.3	−1.4	+5.1	+30.9
Oklahoma	21,844	73,163	55,681	1,539,926	70.50	21.05	+.7	+.6	−8.1	+24.9
Oregon	4,203	13,823	10,341	446,713	106.28	32.32	+4.7	+9.6	+14.1	+15.6
Pennsylvania	44,022	156,748	115,569	3,912,404	88.87	24.96	−1.2	−2.1	−23.7	−26.1
Rhode Island	3,422	11,470	8,263	302,907	88.52	26.41	−1.8	−2.2	−10.4	−8.9
South Carolina	6,696	25,105	19,379	261,927	39.12	10.43	−.5	+13.0	−22.1	−17.4
South Dakota	2,596	8,482	6,318	177,075	68.21	20.88	+1.2	+2.4	+14.3	+19.6
Tennessee	24,067	85,750	64,368	1,147,564	47.68	13.38	−1.0	−1.0	+1.3	−.4
Texas	19,451	74,559	55,381	842,965	43.34	11.31	+.8	+.8	+7.8	+4.2
Utah	3,293	11,457	8,460	318,183	96.62	27.77	+.5	+5.2	−8.3	−4.2
Vermont	1,038	3,608	2,808	55,518	53.49	15.39	+.1	+.5	+5.3	+5.0
Virginia	8,580	31,899	24,158	430,185	50.14	13.49	+.8	+.9	+9.8	+20.8
Washington	11,382	37,543	27,010	1,484,673	130.44	39.55	+.8	−.2	−10.6	+15.3
West Virginia	18,030	66,843	51,346	1,051,910	58.34	15.74	−.8	−.8	−2.7	+3.3
Wisconsin	9,006	30,621	22,555	934,926	103.81	30.53	+.7	+2.6	−2.8	+1.7
Wyoming	642	2,271	1,683	64,491	100.45	28.40	+.6	−.3	+9.4	+13.2
Puerto Rico [10]	11,398	(11)	27,455	96,002	8.42	(11)	−.5	+12.1	....	....

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. Totals exclude Puerto Rico and the Virgin Islands, for which March data are not available. All data subject to revision.

[2] Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

[3] Number of adults included in total number of recipients is estimated.

[4] States with plans approved by the Social Security Administration.

[5] Increase of less than 0.05 percent.

[6] Excludes cost of medical care, for which payments are made to recipients quarterly.

[7] Decrease of less than 0.05 percent.

[8] Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

[9] In addition to these payments from aid to dependent children funds, supplemental payments of $103,276 from general assistance funds were made to 2,988 families.

[10] Represents data for February 1951; not included in totals.

[11] Data on number of adults not available.

Table 15.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, March 1951* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
Total [2]	79,978	$3,596,272	$44.97
Alabama	8,087	174,054	21.52
Colorado	*275*	*13,327*	*48.46*
Delaware	77	3,167	41.13
District of Columbia	723	36,329	50.25
Hawaii	428	19,485	45.53
Idaho	409	20,050	49.02
Illinois	648	27,044	41.73
Kansas	2,485	116,973	47.07
Louisiana	15,105	466,153	30.86
Maryland	964	38,555	39.99
Michigan	178	10,300	57.87
Mississippi	293	4,707	16.06
Missouri	6,229	291,571	46.81
Montana	712	41,495	58.28
New Mexico	*867*	*36,076*	*41.61*
New York	22,896	1,358,815	59.35
North Carolina	790	21,719	27.49
North Dakota	293	15,099	51.53
Ohio	*1,603*	*68,774*	*42.90*
Oregon	*1,134*	*74,889*	*66.04*
Pennsylvania	*6,055*	*227,689*	*37.60*
South Carolina	1,833	59,484	32.45
Utah	1,469	73,906	50.31
Vermont	*174*	*2,691*	*15.47*
Virginia	1,714	57,527	33.56
Washington	*3,306*	*264,540*	*80.02*
West Virginia	76	2,561	33.70
Wisconsin	756	47,883	63.34
Wyoming	399	21,409	53.66

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. Excludes the Virgin Islands, for which March data are not available. All data subject to revision.
[2] Represents States reporting plans in operation.

Table 16.—*General assistance: Cases and payments to cases, by State, March 1951* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
				February 1951 in—		March 1950 in—	
		Total amount	Average	Number	Amount	Number	Amount
Total [2]	406,000	$19,407,000	$47.80	−2.1	−0.8	−37.7	−41.5
Ala	89	2,046	22.99	−12.7	−10.6	−99.0	−98.0
Alaska	105	3,751	35.72	−5.4	−7.0	−17.3	−17.5
Ariz	1,453	54,889	37.78	−1.0	−2.0	−.1	+5.5
Ark. [3]	2,567	33,269	12.96	−.4	(4)	−2.4	−.5
Calif	35,910	1,503,311	41.86	+1.2	+1.7	−37.6	−43.8
Colo	4,567	193,151	42.29	−6.1	−5.9	−15.0	−12.4
Conn	[5] 4,330	[5] 218,522	50.47	−3.1	+1.1	−37.3	−42.8
Del	1,082	38,975	36.02	−3.0	−4.5	−27.5	−31.6
D. C	1,045	54,150	51.82	−1.6	−.8	−33.6	−26.9
Fla	[6] 5,000	[6] 78,000					
Ga	3,419	56,435	16.51	+1.7	+.9	+.9	+2.6
Hawaii	3,646	185,734	50.94	−3.1	−4.8	−8.7	−7.4
Idaho [7]	311	11,042	35.50	−10.6	−7.8	−43.6	−42.8
Ill	35,705	1,808,435	50.65	−3.0	−2.4	−28.2	−27.9
Ind. [8]	11,144	330,998	29.70	−4.8	−6.0	−40.1	−39.8
Iowa	4,160	133,743	32.15	−3.9	−2.2	−17.9	−16.2
Kans	2,795	117,832	42.16	−2.7	−5.2	−55.1	−59.6
Ky	3,425	80,935	23.63	+1.5	+4.3	−7.4	−4.7
La	6,030	178,792	29.65	+1.2	+1.2	−78.2	−83.1
Maine	4,287	187,743	43.79	−1.9	−5.2	−25.7	−30.1
Md	5,003	224,091	44.79	−6.1	−6.3	−17.8	−23.6
Mass	21,867	1,228,835	56.20	−.9	+9.1	−21.4	−24.6
Mich	23,223	1,048,209	45.14	−8.1	+3.7	−54.6	−65.9
Minn	7,398	367,681	49.70	−2.1	+.3	−19.4	−23.9
Miss	796	9,086	11.41	+.6	+1.1	+11.0	+9.3
Mo	12,488	385,837	30.90	−2.1	−2.6	−29.0	−31.9
Mont	1,024	37,843	36.96	−6.1	−.3	−45.4	−47.7
Nebr	1,657	57,656	34.80	+1.3	+.2	−20.1	−20.1
Nev	[6] 410	[6] 10,900	26.59	−1.2	−2.7	+21.7	+16.8
N. H	1,550	65,393	42.19	−6.2	−3.2	−40.8	−47.7
N. J. [9]	9,602	563,127	58.65	−1.9	+2.0	−36.2	−38.0
N. Mex	1,078	24,438	22.67	−13.0	−13.4	−40.9	−44.5
N. Y	[9] 62,521	4,771,694	76.32	+2.1	+2.1	−35.5	−32.0
N. C	3,934	65,147	16.56	−5.3	−5.7	−12.6	−1.8
N. Dak	972	39,763	40.91	+.5	−.1	−25.1	−22.8
Ohio [10]	24,622	1,029,920	41.83	−1.0	−3.5	−40.3	−46.1
Okla	[11] 7,900	115,152	(11)	(11)	−9.2	(11)	+11.3
Oreg	6,285	373,412	59.41	−4.5	+.5	−47.2	−36.7
Pa	33,683	1,739,963	51.66	−6.4	−8.3	−49.1	−58.3
R. I	4,943	291,247	58.92	+1.6	+9.5	−38.2	−45.7
S. C	3,228	56,914	17.63	−3.6	+37.8	(12)	(12)
S. Dak	[6] 1,005	[6] 30,000	29.85	−5.8	−3.2	−9.5	−3.6
Tenn	2,920	32,517	11.14	−7.6	−6.5	+6.0	−8.7
Tex	[13] 5,200	[13] 100,000					
Utah	1,130	59,478	52.64	−4.1	−1.0	−64.8	−63.6
Vt	[14] 1,200	[14] 42,000					
Va	3,539	89,596	25.32	+3.1	+2.1	−26.6	−22.0
Wash	15,444	1,045,414	67.69	−3.5	−10.3	−35.9	−26.8
W. Va	5,529	124,093	22.44	−9.5	−6.7	+2.4	+1.8
Wis	6,498	329,729	50.74	−3.2	−.3	−43.5	−49.7
Wyo	282	10,540	37.38	−26.4	−39.9	−55.9	−62.6
P.R. [15]	6,157	43,377	7.05	−1.5	−7.5		

[1] For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.
[2] Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Puerto Rico and the Virgin Islands, for which March data are not available.
[3] State program only; excludes program administered by local officials.
[4] Increase of less than 0.05 percent.
[5] About 9 percent of this total is estimated.
[6] Partly estimated.
[7] Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.
[8] Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.
[9] Includes cases receiving medical care only.
[10] Includes 2,988 cases and payments of $103,276 representing supplementation of aid to dependent children payments.
[11] Excludes estimated duplication between programs; 1,533 cases were aided by county commissioners and 6,770 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.
[12] Not computed; comparable data not available.
[13] Estimated.
[14] Estimated on basis of reports from a sample of cities and towns.
[15] Represents data for February 1951.